



2008 Massachusetts Health Insurance Survey Methodology Report

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The Massachusetts Division of Health Care Finance and Policy (DHCFP) contracted with the Urban Institute, and its subcontractor, International Communications Research/ICR, to conduct the 2008 Massachusetts Health Insurance Survey (HIS). The goal of the 2008 HIS is to document health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. This report provides information about the methods used to collect and analyze the 2008 HIS data.

The report is organized in seven sections. The first section (Section I) describes the design of the sample used for the 2008 survey. Section II discusses the design of the survey instrument. The next two sections describe our data collection strategy (Section III) and data processing and preparation (Section IV), respectively. Section V addresses the response rate to the survey. Section VI describes the survey weights and variance estimation. The final section (Section VII) presents estimates of the uninsurance rate in Massachusetts in 2008.

I. Sample Design

The 2008 HIS has a dual sample frame design that combines a random-digit-dial (RDD) telephone sample and an address-based (AB) household sample.¹ The decision to rely on the dual-frame sample for the 2008 HIS reflects the changing telephone environment in the United States. Historically, RDD telephone interviewing has been the method of choice for many survey data collection efforts given the strength of its randomization method (random digit dialing), ease

¹ For the most part, earlier versions of the HIS relied on RDD samples. However, in 1998, the HIS also included a small, in-person survey based on an area probability sample because of concerns that an RDD-sample might produce biased estimates of the uninsurance rate in Massachusetts. In the 1998 survey the estimates of the uninsurance rate from the RDD-sample and area probability sample were quite similar, at 7.8% and 8.2%, respectively (Roman 2007).

of administering complex questionnaires using computerized interviewing systems, excellent coverage of the overall population (given that less than 2% of Americans live in a household without telephone service), and relatively low cost. Survey coverage refers to the extent to which the sample frame for a survey includes all members of the target population. A survey design with a gap in coverage raises the possibility of bias if the individuals missing from the sample frame (e.g., households without landline telephones) differ from those in the sample frame. Unfortunately, the coverage of the overall population in RDD surveys is changing as more and more households are relying on cell phones and giving up their landline telephones. Cell phone numbers are typically not called in RDD surveys.

Reliable estimates of the number of cell-phone-only households are not available at the state level; however, data from the National Health Interview Survey (NHIS) found that, nationally, 15.8% of households were cell-phone-only households in the July-December 2007 period (Blumberg and Luke 2008).² This is up from 12.8% over the same period in the prior year (Blumberg and Luke, 2007), and is expected to continue to increase over time. In fact, NHIS data from 2003 to 2007 show a steady increase in the share of cell-phone-only households in the United States (Blumberg and Luke, 2008).

Of particular concern given the focus of the HIS on documenting health insurance coverage in Massachusetts, the uninsurance rate among adults in cell-phone-only households is twice as high as that among adults in households with a landline telephone (28.7% versus 13.7% in 2007) (Blumberg and Luke 2008). This suggests that failing to include the cell-phone-only households in the sample frame of the HIS could lead to biased estimates of the uninsurance rate

² Work is currently underway to develop state-level estimates of cell-phone-only households based on the NHIS. Those estimates are expected to be available in late 2008 or early 2009.

in the state, with the estimates becoming less accurate over time if, as expected, the share of cell-phone-only households in the state continues to increase.

In order to capture cell-phone-only households in the sample frame for the 2008 HIS, the decision was made to include an address-based-sample (AB-sample), along with the RDD-sample, for the survey.³ The AB-sample captures households with landline phones, cell-phone-only households and non-telephone households, supplementing the landline sample of the traditional RDD survey. One limitation of both the AB-sample and the RDD-sample is that they will miss homeless persons in the state. This is estimated to be less than 1% of the population.

Drawing the Samples. For the study, we draw one random sample from the AB-sample frame and one from the RDD-sample frame. The AB-sample was developed in the following steps:

1. A file was generated of all Massachusetts residential addresses currently in use based on the United States Postal Service (USPS) Delivery Sequence File (DSF). The DSF is a computerized file that contains information on all delivery addresses serviced by the USPS, with the exception of general delivery.⁴ The DSF is updated weekly and contains home and apartment addresses as well as Post Office boxes and other types of residential addresses for mail delivery.

³ There are two alternative strategies to incorporate cell-phone-only households in the 2008 HIS. The first is to conduct in-person surveys, which, unfortunately, are quite expensive. The second is to include cell phones as well as landline telephones as part of an RDD sample. While less expensive than in-person interviews, calling cell phones in an RDD survey is much more expensive than a landline-only RDD survey since federal regulations require that cell phone calling be done by hand. In addition, there is a much lower success rate for completing an interview with a person on a cell phone than a landline phone. Further, many cell phone users also have landlines, increasing the number of calls to cell-phones that are needed to identify cell-phone-only households, and many cell-phones are used by those under 18 years of age, who are not eligible for the survey. Finally, and most problematic, people who live in Massachusetts but have a cell phone that was purchased in another state will not be dialed in an RDD survey focused on Massachusetts residents since their cell phone number will not have a Massachusetts exchange and, conversely, not all cell phone numbers with a Massachusetts exchange are used by residents of Massachusetts. Concern about the potential size and composition of these two groups of cell phone users led to the decision to rely on the AB-sample to capture cell-phone-only households.

⁴ See <http://pe.usps.gov/text/dmm300/509.htm>.

2. That address file was run against databases from InfoUSA and Experian that include all listed landline telephone numbers in the state to identify addresses with a listed telephone number. We began with a random sample of roughly 23,000 addresses, of which about 19,000 had a listed phone number.

In order to facilitate the fielding of the survey (discussed below), the final AB-sample was divided into two strata: addresses with a listed landline telephone number and addresses without a listed landline telephone number.

Similar to the strategy with the AB-sample, the RDD-sample was split into two strata: those with a listed landline telephone number (and, therefore, a known address) and those without a listed landline telephone number (and, therefore, with no known address). The steps for drawing the RDD-sample were as follows:

1. A file was generated of all residential telephone numbers currently in use in Massachusetts using Marketing Systems Group's GENESYS sampling system. The standard GENESYS RDD methodology produces a strict single stage, equal probability sample of residential telephone numbers to insure an equal and known probability of selection for every residential telephone number in the sample frame.⁵
2. The RDD file was run against reverse directory services ("white pages") of all listed landline telephone numbers in the state from InfoUSA and Experian to identify telephone numbers in the RDD-sample that were associated with a known address. The random sample included about 15,000 telephone numbers, of which 6,000 were listed numbers with a known address.

Since the survey is relying on two sample frames, households that could be included in both the RDD- and AB-sample frames have a greater probability of being selected for the survey

⁵ Consistent with industry standard procedure, we use list-assisted sampling to improve the efficiency of the RDD-sample. In list-assisted sampling, the telephone numbers in the sample frame are divided into groups or "banks" of 1000 telephone numbers with the same first seven digits (e.g., (123-456-7XXX). These "banks" of telephone numbers are run through databases with listed household telephone numbers to identify telephone numbers that can be linked to a household with a listed telephone number. When none of the 1000 phone numbers in a bank are found to be listed, that 1000-bank is discarded from the survey sample. Any bank with at least 1 listed number is included in the sample frame.

than households who could only be captured in one of the sample frames, all else equal. That is, households with a landline telephone, who are included in both the RDD- and AB-sample frames, have a higher probability of being selected for the survey than households without a landline telephone (including cell-phone-only households and non-telephone households), since they are only included in the AB-sample frame. To address this issue, we oversampled households without a listed landline telephone number in the AB-sample frame (as it is this stratum that includes the cell-phone-only households and non-telephone households). We also undersampled the households without a listed landline number in the RDD-sample to counterbalance their oversample in the AB-sample. (The goal was to keep the proportion of households without a listed landline telephone number in the combined sample roughly comparable to their share of the overall population.)

The sample records in the four strata—RDD-sample with a listed telephone number, RDD-sample without a listed telephone number, AB-sample with a listed telephone number, and AB-sample without a listed telephone number--were randomized and put into small random subsamples or “replicates” to be released as needed for the study. The initial sample release was designed based on our best estimate of the distribution of Massachusetts households by telephone ownership and our expected response rates across the different survey strata and survey modes. We estimated that 53% of Massachusetts households had a listed landline telephone, 30% had an unlisted landline telephone, 15% had a cell phone (or cell phones) and no landline telephone, and 2% had no telephone service at all. We anticipated a response rate of 50% for sample households with a known landline telephone and 25% response rate for those

without a known landline telephone, for an overall projected response rate of 38%.⁶ While a lower response rate than in a traditional RDD survey, the design used here captures information for residents of the state who will be missed in a traditional RDD survey (and, thus, effectively have a response rate of 0). In order to obtain a sample that was generally consistent with the distribution of telephone ownership, we allocated approximately 60% of the sample to the AB-sample and 40% to the RDD-sample.

Based on the survey experience at about eight weeks in the field, a supplemental sample release was ordered that increased the oversample of the AB-sample strata of addresses without a listed telephone. At that time, the cell-phone-only incidence in the AB-sample was lower than expected and thus the decision was made to release more unlisted AB-sample to increase the probability of sampling cell-phone-only households.

The goal of the survey was to obtain interviews with an overall sample of 4,000 households in the state. The final sample released for the survey was 23,978, with 9,999 households (42%) from the RDD-sample and 13,979 (58%) from the AB-sample. (Survey response rates are discussed below.) Table 1 shows the distribution of the final sample by strata. Based on the survey results, we estimate that 12.6% of Massachusetts households are cell-phone-only households.

⁶ This is calculated as (50% response rate * 53% of the sample who could be contacted by landline telephone) + (25% response rate * 47% of the sample that could not be contacted by landline telephone).

Table 1: Distribution of the Final Sample Released for the Survey, by Sample Frame				
	RDD-Sample		AB-Sample	
	Total Sample Generated	Sample Released	Total Sample Generated	Sample Released
With listed landline phone	5,434	5,434	9,709	6,593
With no listed landline phone	6,916	4,565	7,386	7,386
Total Sample	12,350	9,999	17,095	13,979

II. Instrument Development

The survey instrument used for the 2008 HIS relies on the Coordinated State Coverage Survey (CSCS), developed by the State Health Access Data Assistance Center (SHADAC).⁷ Modifications to that design were made to address issues specific to Massachusetts as well as to simplify the structure of the survey for the mail instrument (described below). A number of the survey questions on access to and use of care in the 2008 HIS were drawn from the Massachusetts Health Reform Survey (MHRS), a survey of working-age adults in Massachusetts conducted by the Urban Institute and ICR with funding from the Blue Cross Blue Shield of Massachusetts Foundation, the Commonwealth Fund and the Robert Wood Johnson Foundation.⁸ Pre-tests of the survey instrument were conducted as part of the survey design process.

⁷ For a description of the CSCS, see <http://www.shadac.umn.edu/shadac/survey/cscs.html>. We thank Kathleen Call at SHADAC for sharing the CSCS and helping to modify it for the 2008 HIS.

⁸ For a description of the MHRS, see http://www.urban.org/health_policy/url.cfm?ID=411649.

After establishing that the household was included in the survey sample frame (which included confirming that the home was a primary residence), the survey asked for a person aged 18 or older who could answer questions about the health insurance coverage of the members of the household. That respondent was asked questions that were used to create a roster of every individual in the household by age, gender, education, work status and relationship to the respondent. Persons temporarily living away from home (including college students) were included in their usual household. Persons living in group quarters (e.g., dorms, nursing homes, and shelters) were excluded from the study, as were individuals sampled at their vacation homes or second homes. From this roster, the computer-assisted telephone interviewing (CATI) system randomly selected one household member to be the “target” person for the household. Basic information (including demographic and socioeconomic characteristics and insurance status) was collected on all of the members of each selected household, with more detailed information collected for the target person. Table 2 summarizes the topic areas covered in the 2008 HIS for all members of the household and for the household member selected as the target individual for the survey. As noted above, the survey includes a complete roster of all members of the household.

One concern in developing the survey instrument was that, because of the penalties associated with failing to comply with the individual mandate, individuals who were uninsured might refuse to participate in the survey or refuse to answer questions on their health insurance coverage. The advance letters and the introduction to the survey highlight the importance of the study, without reference to the individual’s own health insurance coverage, and assured the respondent that everything that they said would be kept confidential. For example, the survey introduction includes: “As you may know, Massachusetts is one of several states taking the lead

in finding ways to make health care more affordable and easier to obtain. The state would like to better understand how to improve access to affordable health insurance.” With few exceptions,

Table 2: Summary of Topic Areas Covered in the 2008 HIS, by Household Members				
Topics	Survey Respondent	All Household Members	Target Household Member	Target’s Spouse (if present) and Parents (if present and Target age<26)
Demographic characteristics (age, race/ethnicity, gender, marital status)	X	X	X	X
Socioeconomic characteristics (education, employment status)	X	X	X	X
Nativity and citizenship status			X	
Length of residency in Massachusetts			X	
Health insurance coverage	X	X	X	X
Health care through Free Care	X	X	X	X
Detailed employment questions			X	X
Availability of employer sponsored insurance			X	X
Awareness of public insurance options			X (Target’s parents if Target age <18)	
Awareness of health reform	X			
Impact of individual mandate			X	
Health status			X	
Access to and use of health care			X	
Family income			X	
Homeownership	X			
Household telephone status	X			

individuals who remained on the phone long enough to hear the introduction to the survey participated in the survey and, among those who participated in the survey, very few refused to answer the questions on insurance coverage.

The survey instrument is included in Appendix A. Completion of the survey instrument took approximately 19 minutes on average.

III. Data Collection Strategy

The 2008 HIS was fielded between June 26, 2008, and August 25, 2008. Data collection relied on three interview modes: telephone, web and mail. Information for the RDD-sample was obtained using traditional telephone interviewing methods, with mail and web-based options offered to the sample members for whom addresses could be obtained (i.e., the strata “RDD-sample with listed telephone number”). The survey options were explained to those sample members in advance letters and reminder letters. Advance letters and reminder letters were mailed to all members in the AB-sample offering the options of telephone, web and mail survey models. In addition, for the AB-sample for which listed telephone numbers could be obtained (i.e., the strata “AB-sample with listed telephone number”), traditional telephone interviewing methods were used as well.

The specific steps for the data collection process were as follows.

1. Advance letters were sent to all households for whom we had an address, which included all households in the AB-sample as well as telephone numbers in the RDD-sample that had listed addresses. The advance letter invited the household to participate in the study and offered the option of calling in to the survey center using a 1-800 telephone number, completing a web-based survey, or completing a mail survey. The letters to the RDD-sample and the AB-sample with a listed telephone number also notified people they would be receiving a call in the next few weeks to complete the survey.

2. Telephone interviews were attempted with all households for which we had a telephone number, including all of the RDD-sample and the households in the AB-sample with a listed telephone number. The initial call occurred within a few days of the mailing of the advance letters.
3. Reminder letters were sent to all households in the AB-sample and the members of the RDD-sample that had a listed address. These letters were sent out two weeks after the advance letter was mailed.
4. A second round of advance letters was sent to all non-responding households in the AB-sample and the RDD-sample that had a listed address. These letters were sent out two weeks after the first reminder letter was mailed.

The advance letters and reminder letters were printed on Commonwealth of Massachusetts letterhead and signed by JudyAnn Bigby and Sarah Iselin of the Massachusetts Executive Office of Health and Human Services (EOHHS). All of the letters included a 1-800 toll-free number that the respondent could call for additional information on the survey or to complete the survey.

Given the differences in our ability to contact the sample households for the survey, we expected the response rate for the survey to be higher for the RDD- and AB-samples with listed telephone numbers. We anticipated the lowest response rates for the AB-sample with no listed telephone number as we would only be able to contact those households via the mail. The response rates achieved for the survey are described in Section V.

Survey Mode. As noted above, data were collected using multiple modes—telephone, web, and mail. In the vast majority of cases, interviews were completed either on the telephone with a CATI interviewer (n=2,603) or on-line using a web-based questionnaire (n=2,275). Of the telephone interviews, 16% were in-bound (toll-free) telephone calls from sample members requesting to complete the survey by telephone. Questions were identical in these two modes. The major distinction between these telephone and web modes is that, in the case of the CATI interviews, a trained interviewer guided the respondent through the process, whereas the web

surveys were self-administered. (However, as described below, technical support was available for those completing the web surveys.)

Respondents completed a small number of interviews (n=32) through the mail using a hard-copy questionnaire. Respondents received the questionnaire, completed it independently, and mailed it back to ICR where data were aggregated with those of other respondents. This mode was employed only if specifically requested by the respondent and, as noted, was relatively rare. For the most part, questions were identical for the mail survey and the telephone and web modes, although there were some changes to simplify the process of obtaining the household roster and the process used to select the random target person within the household.

Although web and mail respondents were completing the questionnaires without the direct assistance of an interviewer, all correspondence with respondents included contact information for project staff who were available to assist respondents with any problems they had completing the survey. For those completing the survey on-line, there was access to both staff telephone numbers and a link for emailing for technical support.

Languages. The 2008 HIS was administered in three languages--English, Spanish, and Portuguese. The CATI survey and web-based survey were available in all three languages. Hardcopy mail surveys were only available in English since the number of people selecting a mail option was expected to be small. We received no requests for copies of the mail survey in Spanish or Portuguese.

All invitation letters and reminders to those in the AB-sample and the RDD-sample with a known address were delivered in English, Spanish and Portuguese. Potential respondents were invited in all three languages to either call in to arrange a telephone interview or go to the

website to complete the survey. Ninety-three respondents completed the survey in a language other than English.

Training Materials and Interviewer Training. CATI interviewers received both written materials on the survey and formal training for conducting this survey. The written materials were provided prior to the beginning of the field period and included:

1. An annotated questionnaire that contained information about the goals of the study as well as detailed explanations of why questions were being asked, the meaning and pronunciation of key terms, potential obstacles to be overcome in getting good answers to questions, and respondent problems that could be anticipated ahead of time as well as strategies for addressing them.
2. A list of frequently asked questions and the appropriate responses to those questions.
3. A script to use when leaving messages on answering machines.
4. Contact information for project personnel.

Interviewer training was conducted both prior to the study pretest (described below) and immediately before the survey was officially launched. Call center supervisors and interviewers were walked through each question in the questionnaire. Interviewers were given instructions to help them maximize response rates and ensure accurate data collection. They were instructed to encourage participation by emphasizing the social importance of the project and to reassure respondents that the information they provided was confidential.

Interviewers were monitored during the first several nights of interviewing and provided feedback where appropriate to improve interviewer technique and clarify survey questions. The interviewer monitoring process was repeated periodically during the field period.

Pretest. A pretest of the 2008 HIS survey instrument and procedures was conducted on May 13, 2008. The sample for the pretest was, generally speaking, identical to that used for the primary study; however, we included several respondents from a listed sample in order to

increase the chance of conducting interviews with individuals on MassHealth and uninsured individuals during the pretest. A total of twelve pretest interviews were completed. Based on the pretest results, several changes were made to streamline questioning about health insurance status.

Incentives. In order to encourage participation in the survey, all respondents were notified that through their participation in the study they would be entered into a drawing to win either \$100 or a pair of Red Sox tickets.⁹ In addition, for members of the AB-sample without a listed phone number, an additional incentive of \$20 was offered. Information on the incentives was provided in all advance letters and reminder letters and in the introduction to the survey.

Call Rules for the CATI Interviews. For all RDD-sample members and AB-sample members with a listed telephone number, the initial telephone interviewing attempt included one initial call plus six callbacks. If an interview was not completed at that point, we set that telephone number aside for at least one week to “rest.” After that rest period, an additional six callbacks were attempted. Households received at least 13 call attempts. To increase the probability of completing an interview, we established a differential call rule that required that call attempts be initiated at different times of day and days of the week.

Refusal Avoidance and Conversion Strategies. With the increased popularity of telemarketing and the use of telephone answering machines and calling number identification (i.e., caller-ID), the problem of non-response has become acute in household telephone surveys. Similarly, the increasing prevalence of unsolicited advertising in the mail (i.e., junk mail) makes it more difficult to conduct surveys using only invitation letters as we are doing here with the AB-

⁹ While it is generally accepted that cash incentives are more effective than gifts of equal value (Singer 2002), the Red Sox ticket option was included given the extreme popularity of the team in the state.

sample without a listed telephone number. In addition to the incentives and call rules for the CATI interviews outlined above, we employed several other techniques to maximize the response rate for the survey. In the CATI interviewing, this included providing a clear and early statement that the call was not a sales call. In all three versions of the survey (telephone, web and mail), the introduction included an explanation of the purpose of the study, the expected amount of time needed to complete the survey, and a discussion of the incentives. A toll-free 1-800 number was provided to all respondents with a known address.

In an effort to maximize the response rate in the interview phase, respondents were given every opportunity to complete the interview at their convenience. For instance, those refusing to continue at the initiation of or during the course of the telephone interview were offered the opportunity to be re-contacted at a more convenient time to complete the interview. They were also offered the opportunity to complete the survey on-line or to call into the 1-800 toll-free telephone number to complete the survey at their convenience. Those completing the interview on the web were able to complete the survey at their own speed and stop and re-start as needed.

A key way to increase responses rates is through the use of refusal conversions. Though all of ICR's interviewers regularly go through "refusal aversion" training, refusals are still a regular part of survey research. For all of the RDD-sample and the AB-sample with a listed telephone number, ICR used a core group of specially-trained and highly-experienced refusal conversion interviewers to call all who initially refused the survey in an attempt to persuade respondents to complete the survey.

Completed Interviews. Table 3 shows the number of completed interviews for the 2008 HIS across the two sample frames by survey mode and by the telephone status of the household (cell phone only, landline phone and cell phone, and landline phone only). We completed

Table 3: Total Number of Completed Interviews for the RDD- and AB-Samples, by Survey Mode and Household Telephone Status

	RDD-Sample			AB-Sample			Total Sample
	Total	With Listed Landline Telephone Number	With No Listed Landline Telephone Number	Total	With Listed Landline Telephone Number	With No Listed Landline Telephone Number	
Total Sample Released	9,999	5,434	4,565	13,979	6,593	7,386	23,978
Total Completed Interviews	1,619	1,479	140	3,291	2,102	1,189	4,910
Survey mode							
Phone-Outbound	980	840	140	1,211	1,211	0	2,191
Phone-Inbound	76	76	0	338	96	242	414
Internet	554	554	0	1,719	779	940	2,273
Mail	9	9	0	23	16	7	32
Household Phone Status							
Cell phone only	16	16	0	279	23	256	295
Cell phone and Landline phone	1,271	1163	108	2,444	1645	799	3715
Landline phone only	297	265	32	484	390	94	781
Phone status unknown	35	35	0	84	44	40	119

surveys with 295 cell-phone-only households, 3,715 landline and cell phone households, 781 landline-only households, and 119 households that did not report their telephone status. Survey response rates are discussed below.

IV. Data Processing and Preparation

Two analytical data files were created from the raw unedited survey data: (1) a person-level file that includes all data elements collected for all persons in the household and data on the characteristics of the household and (2) a target-level file that includes all data elements collected for the target person in the household along with data on the characteristics of the target's family and household. Table 2, above, provides a summary of the variables included in each file. CATI range and logic checks were used to check the data during the data collection process. Additional data checks were implemented as part of the data file development work, checking for consistency across variables and family members, and developing composite measures of family and household characteristics.

Missing values for key demographic variables—age and race/ethnicity, health and disability status, and family income have been replaced through imputation in both files. For the variables for which imputed data were created, the data files include both the original variable (with missing values) and a new variable that includes the imputed values for cases that had missing values. In general, the item nonresponse was quite low (usually less than 2%); however, item nonresponse for family income was somewhat higher. Approximately 6% of the sample is missing all data on the income questions, while another 3% provided information on whether

family income was above or below 300% of the federal poverty level but not any additional information.¹⁰

In imputing values for the variables, we rely on one of two methods: a “hot deck” imputation method (Ford 1983) and a regression-model-based imputation method. In hot deck imputation, the missing value for an individual who failed to respond to a question is replaced by the value reported by a “similar” respondent for that question. A “similar” individual is identified based on observed characteristics that are strong predictors of the value of the variable with high levels of nonresponse. In regression-based imputation, the missing value is replaced by the best linear unbiased predicted value from a regression model plus a random error term (to preserve the underlying distribution of the variable).

We do not impute values for missing data for the remaining variables in the file. We have, however, incorporated edits across related variables and across family members to ensure consistent survey responses. While item non-response is relatively low in the survey, it is higher for questions that ask for more detailed information. For example, when asked about the number of employees in their firm, only 4 percent of non-elderly adults were unable to answer a question based on whether the number was less than 51 or 51 or more workers, while 11.3 percent were unable to answer when more detailed categories were asked about (less than 10, 11 to 50, 51 to 100, 101 to 500, 501 to 1000, or 1000 or more workers). In general, item non-response is higher for questions that seek more detailed information and measures that require combining responses across individual family members.

¹⁰ These levels of item nonresponse appear to be much lower than those obtained in earlier years of the HIS.

V. Response Rates

Response rates are one method used to assess the quality of a survey, as they provide a measure of how successfully the survey obtained responses from the sample. The American Association of Public Opinion Research (AAPOR) has established standardized methods for calculating response rates (AAPOR, 2008). This survey uses AAPOR's response rate definition RR3, with an AAPOR-approved alternative method of addressing ineligible households (described below). We report the overall response rates achieved for the RDD- and AB-samples, and for the combined RDD- and AB-sample (hereafter referred to as the combined sample). Before presenting those estimates, we describe our methods for calculating the response rates.

Defining the Response Rate. The response rate is the number of people who completed the survey divided by the number of people in the sample who were eligible for the survey. The challenge in RDD- and AB-samples is in determining the number of people in the sample who were eligible for the survey. While eligibility for the survey can be determined for many sample members in both RDD- and AB-samples, there are parts of both samples for which eligibility cannot be determined directly. For example, in an RDD-sample, some telephone numbers are never answered, while in an AB-sample with address-correction requested, some addresses that do not respond to the survey may be vacant or second homes.

In estimating the response rate for the 2008 HIS, we define four categories of sample records based on AAPOR response rate calculations. There are two categories of eligible sample records: those that resulted in a completed interview (AAPOR category one) and those that did not (AAPOR category two). The latter includes persons who refused to be interviewed and those who broke-off the interview part way through, as well as any sample record that was determined to be a household (e.g., an answering machine indicated that it was a household and not a

business). Another category, AAPOR category four, includes sample records that are known to be ineligible, such as business numbers, fax machine numbers, non-working numbers, and vacant or second homes. Finally, AAPOR category three includes all sample records for which eligibility is unknown, such as RDD-sample records that result in a “no answer” (continuous ringing with no answering machine) or AB-sample records for which no response or address correction information is obtained. It is this latter category that is difficult to deal with in constructing the response rate since it is inevitable that the category includes both sample members who are eligible for the survey and those who are not.

The size and composition of the category with unknown eligibility varies across the four survey strata. In general, we expect there to be relatively few ineligible addresses in the AB-samples since the USPS updates the DSF listing weekly to maintain its mail routes. Within the RDD-sample, we expect more ineligible telephone numbers within the unlisted numbers (e.g., businesses) than the listed numbers. Therefore, we calculate response rates separately for each of the survey strata. To generate response rates for the RDD- and AB- samples, we average the response rates from the separate strata within each sample after multiplying the response rate of each stratum by the inverse of their sampling rate. To generate an overall response rate for the full sample we average the overall RDD and AB-sample response rates in proportion to their overall released sample size.

To allocate the unknown eligibility group for the RDD-samples, we use the “survival method” developed at Westat by Brick, Montaquila and Scheuren (2002) to allocate sample members in AAPOR category three (eligibility is unknown) to eligible and ineligible status. This method used in a number of RDD surveys, including, for example, AHRQ’s Consumer

Assessment of Healthcare Providers and Systems (CAHPS), the California Health Interview Survey, and the National Survey of America's Families.

To allocate the unknown eligibility group for the AB-samples, we rely on research conducted by Michael Brick and colleagues at Westat using an in-person follow-up to an AB-sample in California. They found that 90% of AB-sample addresses that did not respond to the initial survey were residential addresses and, thus, eligible for the survey.¹¹ Consequently, we assume 90% of those in APPOR category three for the AB-samples are eligible for the survey in calculating the response rates for those strata.

Final response rates are summarized in Table 4. The overall response rates for the RDD- and AB-samples were 42.0% and 27.6%, respectively. As expected, the response rate was higher for the RDD-sample than the AB-sample. Not surprisingly, the response rate for the AB-sample without a listed landline telephone number, which is the strata that includes the cell-phone-only households, was the lowest, at 17.7%. The response rate for the combined RDD- and AB-samples was 32.5%. Additional information on the sample disposition is provided in Table 5.

¹¹ Personal communication with Michael Brick, November 2008. Because the AB-sample design is used less often than the RDD-sample design, there is not yet an established standard on how to estimate a response rate for an AB sample. We anticipate that this study, along with other recent studies using a similar design, will generate improved procedures for estimating response rates for AB samples.

Table 4: 2008 HIS Response Rates	
Sample	Response Rate
Combined RDD- and AB-Sample	32.5%
RDD-Sample	42.0%
RDD-Sample with a listed landline telephone number	49.1%
RDD-Sample without a listed landline telephone number	37.2%
AB-Sample	27.6%
AB-Sample with a listed landline telephone number	35.1%
AB-Sample without a listed landline telephone number	17.7%

The lack of standardization in reporting response rates makes it difficult to compare response rates across surveys (Brick, Ferraro, Strickler, and Rauch 2003). In calculating response rates here, we have made conservative assumptions about the share of ineligible households in the 2008 HIS and have required that the respondent complete the bulk of the survey to be counted as a completed interview, which will tend to make the response rates we report look low relative to other surveys. While we do not have the information needed to make a full assessment of the differences, we believe that differences in how the response rates are calculated explains at least part of the difference between the response rate estimates reported

Table 5: Disposition of the Sample

Disposition	RDD-Sample with Listed Landline Telephone Number	AB-Sample with Listed Landline Telephone Number	AB-Sample with No Listed Landline Telephone Number	RDD-Sample with No Listed Landline Telephone Number	Total AB-Sample	Total RDD-Sample	Combined Sample
Eligible, completed survey (AAPOR category 1)							
Completed survey	1,479	2,102	1,189	140	3,291	1,619	4,910
Eligible, did not complete survey (AAPOR category 2)							
Refusal	1,126	1,547	43	158	1,590	1,284	2,874
Break off	86	93	24	15	117	101	218
Respondent never available	5	7	-	-	7	5	12
Web suspends/Said will do on web, not complete	155	233	47	15	280	170	450
Physically or mentally unable/incompetent	32	32	-	2	32	34	66
Language problem	34	57	-	4	57	38	95
Miscellaneous	-	1	-	-	1	-	1
Unknown eligibility, did not complete survey (AAPOR category 3)							
Telephone always busy	8	6	-	10	6	18	24
Non-working number	NA	1,680	-	NA	1,680	NA	1,680
No answer/no response	202	340	6,029	532	6,369	734	7,103
Not eligible (AAPOR category 4)							
Fax/data line	148	107	-	271	107	419	526
Non-working number	1,728	NA	-	2,902	NA	4,630	4,630
Undeliverable mail	45	31	-	-	31	45	76
Identified as non-residence	84	64	53	7	117	91	208
Business, government office, other organizations	154	90	-	483	90	637	727
No eligible respondent	148	203	1	26	204	174	378
Total Sample	5,434	6,593	7,386	4,565	13,979	9,999	23,978

here for the RDD component of the 2008 HIS (41%) and the response rates reported for earlier years of the HIS (reported to be about 60% based on the screener questions in that survey and, it appears, about 50% if based on completion of the full survey), which relied on RDD surveys (Roman 2007).¹²

As noted above, in calculating the response rates for the 2008 HIS, we rely on a method developed by Westat to allocate sample members in AAPOR category three (eligibility unknown) to eligible and ineligible status. If instead of using that method, we rely on the measure used in earlier years of the HIS (Roman 2007), the response rate for the RDD component of the 2008 HIS would increase from 42% to 49%. Further, if, as we believe would be appropriate, the response rates for the earlier years of the HIS were adjusted downward to reflect the higher response rates associated with the oversamples by region and age in those surveys, the response rates for the earlier years of the HIS would be lower than those that have been reported.¹³ Thus, we believe there is less of a gap between the RDD response rates for the 2008 HIS and those for earlier years of the HIS than the reported estimates would suggest. However, we would also note that the much longer field period in the earlier years of the HIS (e.g., almost seven months in 2007) relative to the three month field period for the 2008 HIS should yield a higher response rate, all else equal. Expanding the field period provides more opportunities to contact households that have not yet responded to the survey; however, the cost is less timely data and greater survey fielding costs.

¹² Note that, by definition, an RDD survey will effectively have a response rate of 0% for cell-phone-only households.

¹³ Response rates tend to be higher among households in rural areas and among households with elderly members relative to the general population. Both population groups were oversampled in earlier years of the HIS.

While response rates provide an indicator of potential bias in a survey (which can arise when survey nonrespondents are significantly different than respondents), lower response rates are not, in and of themselves, an indicator of survey quality since lower response rates do not necessarily increase nonresponse bias in surveys (Groves 2006; Groves and Peytcheva 2008). This issue has been addressed in a number of recent studies, including, for example, Keeter and colleagues (2000), who compared the results of a 5-day survey fielding period (response rate of 36%) to the results from fielding the same survey for 8 weeks (response rate 61%), and found no significant differences between the two surveys in the outcomes of interest. Thus, differences in the response rate of the 2008 HIS and the earlier years of the HIS, even if they do exist, are not necessarily indicative of differences in the accuracy of the data available from the surveys.

VI. Survey Weights and Variance Estimation

Survey Weights

Survey data are weighted to adjust for differential sampling probabilities, to reduce any biases that may arise because of differences between respondents and non-respondents (i.e., nonresponse bias), and to address gaps in coverage in the survey frame (i.e., coverage bias). Survey weights, when properly applied in surveys can reduce the effect of nonresponse and coverage gaps on the reliability of the survey results (Keeter et al. 2000, Groves 2006).

We constructed analytical survey weights for the 2008 HIS using standard procedures. Separate weights are created for all persons and for the target-person in the household. The weights can be used to produce adult- and child-level population estimates as well as estimates of the total population in Massachusetts.

Since the survey used a dual-frame sample, weights were constructed separately for the RDD- and AB-samples, which were then combined to generate weights for the combined sample.

Constructing the Household Base Weights. The first step in the weighting process for each sample is to create a household weight for each completed survey. That household weight is used to construct weights for each person in the household and for the target-person in each household.

We begin with the household's base weight--the inverse of the probability of selection of the sample telephone number for the RDD-sample and the inverse of the probability of selection of the address for the AB-sample. We first adjust the base weight so that all the households have the same probability of selection. In the RDD-sample, this adjustment corrects for the increased probability of selecting households that have more than one telephone number (based on information on the existence of multiple telephone numbers collected in the survey) and for the under-sampling of unlisted telephone numbers from the RDD-sample frame to compensate for their inclusion in the AB-sample. In the AB-sample, this adjustment corrects for the over-sampling of addresses for which we were unable to obtain a listed telephone number.

We then applied a non-response adjustment. In the RDD-sample, this corrects for the lower response rate from households that had unlisted telephone numbers, while for the AB-sample this corrects for the lower response rate from addresses for which we were unable to obtain a listed telephone number. Finally, we examined the distribution of the resulting weights and determined that there was not a need to implement trimming rules as there were few weights above 4 or below 0.2, and none well above 4 or well below 0.2.

Constructing the Person Weights. To create a person weight for each person in an interviewed household we started with the household weight and then post-stratified so that our weighted sample population totals equaled population control totals based on data for Massachusetts. Specifically, we aligned the sample to current Census population estimates for Massachusetts for the age, race/ethnicity and gender of the population, rates of home ownership, and residence by region of the State. The demographic information and homeownership data came from the 2008 Current Population Survey, March Supplement, while the geographic data came from 2008 Claritas. We examined the distribution of the resulting person weights and determined that there was not need to implement trimming rules.

Constructing the Target-Person Weights. The basic target-person weights are the product of the final household weight and the inverse of the probability that the person was selected from among all the persons in the household. As with the person weight, this initial target-person weight was post-stratified to population control totals based on the Census data outlined above. We examined the distribution of the resulting target-person weights and determined that there was not need to implement trimming rules.

Creating Weights for the Combined Sample. The critical issue in constructing the weights for the combined sample is to adjust the weights so that all households have an equal probability of being included in the sample. Since households with landline telephones are included in both the RDD- and AB-samples, while non-landline-telephone households (i.e., cell-phone-only households and non-telephone households) are only included in the AB-sample, this means reducing the weights for landline-telephone households and increasing the weights for non-landline-telephone households.

To make this adjustment, we first estimate the percentage of Massachusetts households and residents who live in non-landline-telephone households based on the information collected in the survey for the AB-sample. We then adjust the household weight, person weight and the target-person weight for the combined RDD- and AB-sample so that the percentage living in households without a landline telephone number in that sample equals the estimate from the AB-sample. These new combined-sample weights are then post-stratified to the Census control totals described.

Variance Estimation and the Average Design Effect

Complex survey designs and post-data collection statistical adjustments affect variance estimates and, as a result, tests of significance and confidence intervals. Variance estimates derived from standard statistical software packages that assume simple random sampling are generally too low, which leads significance levels to be overstated and confidence intervals to be too narrow.

The impact of the survey design on variance estimates is measured by the design effect. The design effect describes the variance of the sample estimate for the survey relative to the variance of an estimate based on a hypothetical random sample of the same size. In situations where statistical software packages assume a simple random sample, the adjusted *standard error* of a statistic should be calculated by multiplying by the design effect. Each variable will have its own design effect. The average design effect for individual estimates based on the combined sample for all persons in the household is 1.8 (effective sample size = 6,797) and the average design effect for estimates for the target person in the household is 1.5 (effective sample size = 3,227).

As with all surveys, results based on this sample may differ from what would have been obtained if we had surveyed the entire Massachusetts population. Based on the effective sample sizes reported above, the sampling errors for estimates for outcomes that occur for about 50 percent of the sample will be ± 1.7 percentage points based on the target person sample and ± 1.2 percentage points based on the sample of all persons in the household. For outcomes that occur for 90% or 10% of the sample, the sampling error based on the target sample is ± 1.0 percentage points and while that based on the sample of all persons in the household is ± 0.7 percentage points.

Variance estimation procedures have been developed for most standard software packages to account for complex survey designs. We provide a replicate stratum (strata) and primary sampling unit (psu) variable on the survey data files that can be used with the appropriate weight variable to obtain corrected standard errors using a Taylor series approximation (or other related linearization method). Users interested in using a linearization method can choose to use SUDAAN, the “SVY” commands in Stata, the “PROC SURVEYMEANS” and “PROC SURVEYREG” commands in SAS, or the “CSELECT” complex samples procedures in the SPSS complex samples module.

VII. Estimates of the Uninsurance Rate for Massachusetts

Cell-phone-only Households. As noted earlier, the goal of the AB-sample was to capture information on the cell-phone-only households in the state, as they are not covered in an RDD-sample. We estimate that 12.6% of households in Massachusetts were cell-phone-only households at the time of the survey. Consistent with the estimates for the nation as a whole by Blumberg and Luke (2008), we found that the uninsurance rate among cell-phone-only

households in Massachusetts was twice that of households with landline telephones (4.5% versus 2.3%), as shown in Table 6.

Table 6: Estimates of the Uninsurance Rate, by Household Telephone Status		
	Uninsurance Rate	95% Confidence Interval
Cell-phone-only households	4.5%	1.0% - 7.9%
Landline-telephone households	2.3%	1.7% - 2.9%
Total Population	2.6%	1.8% - 3.4%

Uninsurance Estimates in the AB-Sample and RDD-Sample. In Table 7, we compare the uninsurance rate estimates generated from the RDD-sample, the AB-sample, and the combined sample. As shown, the estimates of the uninsurance rate were quite similar for the AB- and RDD-samples, ranging from 2.4% based on the AB-sample to 2.7% based on the RDD-sample. The uninsurance rate in the combined sample was 2.6%, which translates to 167,000 uninsured residents in the state at the time of the survey. This estimate of the number of uninsured residents is somewhat higher than that generated by DHCFP in the most recent edition of *Health Care in Massachusetts: Key Indicators* (DHCFP 2008). In that report, it is estimated that 442,000 of the 532,000 Massachusetts residents who were without health insurance prior to the implementation of health reform had obtained health insurance coverage by June 2008, leaving 90,000 residents uninsured in 2008.

Table 7: Estimates of the Uninsurance Rate in Massachusetts, by Sample		
	Uninsurance Rate	95% Confidence Interval
RDD-Sample	2.7%	1.4% - 3.9%
AB-Sample	2.4%	1.7% - 3.2%
Combined Sample	2.6%	1.8% - 3.4%

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APPENDIX A

2008 MASSACHUSETTS HEALTH INSURANCE SURVEY

2008 Massachusetts Health Insurance Survey

INTRO1. Hello. My name is _____ and I'm calling on behalf of the Commonwealth of Massachusetts. I'm with International Communications Research.

(INTERVIEWER SHOULD CONFIRM THAT RESPONDENT IS 18 OR OLDER.
OTHERWISE ASK TO SPEAK WITH SOMEONE IN THE HOUSEHOLD WHO IS 18 OR OLDER)

IF RDD or listed telephone from USPS sample: We are working on a study about health care in Massachusetts. As a thank you for your contribution to this important research, we will enter eligible households in a drawing for a \$100 gift certificate or 2 Red Sox tickets.

IF other USPS sample: We are working on a study about health care in Massachusetts. As a thank you for your contribution to this important research, we will send eligible households \$20 and also enter you in a drawing for a \$100 prize or 2 Red Sox tickets.

INTRO2. As you may know, Massachusetts is one of several states taking the lead in finding ways to make health care more affordable and easier to obtain. The state would like to better understand how to improve access to affordable health insurance.

INTERVIEWER: IF YOU REACH A CHILD, ASK TO SPEAK TO AN ADULT.

FOR RDD sample: Your telephone number was randomly selected from phone numbers in Massachusetts. Your participation in this study is voluntary and will be a great help. This study takes only about 25 minutes. (IF NEEDED: It tends to be a bit shorter for smaller households and a bit longer for larger households.) (IF NEEDED, READ: As I mentioned, we're offering a chance to win a pair of Red Sox tickets or a \$100 gift certificate to each eligible household that completes the survey as a thank you.)

FOR USPS sample with listed landline phone: Your address was randomly selected from residential addresses in Massachusetts. Your participation in this study is voluntary and will be a great help. This study takes only about 25 minutes. (IF NEEDED: It tends to be a bit shorter for smaller households and a bit longer for larger households.) (IF NEEDED, READ: As I mentioned, we're offering a chance to win a pair of Red Sox tickets or a \$100 gift certificate to each eligible household that completes the survey as a thank you.)

FOR remaining USPS sample: Your address was randomly selected from residential addresses in Massachusetts. Your participation in this study is voluntary and will be a great help. This study takes only about 25 minutes. (IF NEEDED: It tends to be a bit shorter for smaller households and a bit longer for larger households.) (IF NEEDED, READ: As I mentioned, we're offering a \$20 payment to each eligible household that completes the survey as a thank you. We're also offering a chance to win a pair of Red Sox tickets or a \$100 gift certificate.)

INTRO3. Before we start, let me tell you that everything you say will be kept private. Your answers will be combined with those of other people in Massachusetts. The study will not be used for marketing purposes and your decision whether or not to participate will not have any effect on anything to do with your insurance coverage, health care, or your relationship with any state agencies in Massachusetts. You may skip over questions or stop the interview at any time you wish.

IF RESPONDENT RAISES CONCERNS ABOUT THE INDIVIDUAL MANDATE: Since all of the information that you provide will be kept private, there is no way that anything you say could be used to determine whether you are complying with the individual mandate on insurance coverage.

INTRO4. If you have questions about the study, I can give you a phone number now or at the end of the survey that you can call to find out more about the study.

For questions about the survey, please call Susan Sherr 1-800-633-1986.

To speak with someone from the agency responsible for this survey, please call Cindy Wacks at 617-988-3174.

S1. First of all, is this a second home or vacation home?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

S5. Is this a house, condominium, apartment, mobile home, some other kind of private residence, or something else? (DO NOT READ)

- 1 House or row house
- 2 Condominium or apartment
- 3 Mobile home or trailer
- 4 Other private residence
- 10 Other Non-private residence (such as a group home)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF S5 = 10, D, R READ: THANK YOU. WE ARE ONLY INTERVIEWING PEOPLE IN THEIR PRIVATE RESIDENCE.)

(ASK S1B IF IF S1=1 AND RDD SAMPLE or USPS SAMPLE WITH LISTED LANDLINE PHONE

IF REMAINING USPS SAMPLE, READ: Thank you. We are only interviewing people at their main residence. TERMINATE

ASK S1b IF Q.S1=1)

S1b. Is the telephone number I dialed, xxx-xxx-xxxx, the number I would use to reach you at your main residence?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

CONTINUE

(READ: Thank you. We are only interviewing people at their main residence. TERMINATE)

(READ: Thank you. We are only interviewing people at their main residence. TERMINATE)

(READ: Thank you. We are only interviewing people at their main residence. TERMINATE)

(IF Q.S1 = D OR R OR Q.S1b=2, D OR R TERMINATE AND RECORD AS TQS1. IF Q.S1 = 2 OR Q.S1b=1, CONTINUE)

(INTERVIEWER READ) I'd like to begin by asking some questions about health insurance coverage for people in your household.

S2. Can you answer questions about health insurance for people in this household?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF S2=2, D, R; ASK S3)

S3. Is another adult available who could answer questions about health insurance?

- | | | |
|---|--------------------------|--|
| 1 | Yes | GET PERSON ON PHONE AND
CONTINUE [SKIP TO INTRO1] |
| 2 | No | SET UP CALL BACK. |
| D | (DO NOT READ) Don't know | (THANK AND TERMINATE) |
| R | (DO NOT READ) Refused | (THANK AND TERMINATE) |

S4. How many people currently live or stay here? Please include anyone temporarily away for school or the armed services.
(PROBE: Include in this number, children, foster children, roomers, or housemates not related to you, college students living away while attending college and National Guard members who are deployed.)
(Do not include people who live or stay at another place most of the time, people in a correctional facility, nursing home, or residential facility, or people in the regular Armed Forces living somewhere else.)

- | | | |
|-------|--------------------------|-----------------------|
| _____ | people (RANGE 1-10) | |
| D | (DO NOT READ) Don't know | (THANK AND TERMINATE) |
| R | (DO NOT READ) Refused | (THANK AND TERMINATE) |

(INTERVIEWER READ IF Q.S4 = 2+) I need some general information about the people in this house so that one person can be picked at random to talk about their access to health insurance.

ASK S6 TO S9 IN SUCCESSION FOR EACH MEMBER OF THE HOUSEHOLD

(PN: Questions S6 – S9 can be used to create a “HH Roster” listing each person in HH)

S6. Starting with yourself, what is your age?

(INTERVIEWER IF RESPONDENT DK/REFUSES AGE: I understand your reluctance to give your age, but this information is totally confidential. It is very important that we gather this information accurately to help improve health insurance coverage for Massachusetts’ families. IF RESPONDENT STILL DK/REFUSES AGE, ASK Q.S6a1)

_____ (AGE)

RR (DO NOT READ) Refused

(ASK Q.S6a1 IF Q.S6 = DD OR RR)

S6a1. Could you please tell me if you are...?

(READ LIST. ENTER ONE ONLY)

- 1 Less than 18 years of age
- 2 18 years of age or older
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(IF S6<18 OR Q.S6a1 = 1, D, OR R; ASK S6A)

S6A. Is there someone available who is 18 or older?

- | | | |
|---|--------------------------|--|
| 1 | Yes | GET PERSON ON PHONE AND
CONTINUE [SKIP TO INTRO1] |
| 2 | No | SET UP CALL BACK |
| D | (DO NOT READ) Don’t know | (THANK AND TERMINATE) |
| R | (DO NOT READ) Refused | (THANK AND TERMINATE) |

S6aa. RECORD RESPONDENT GENDER

- 1 Male
- 2 Female

S6(b-j). And the next person's age?

(INTERVIEWER IF RESPONDENT DK/REFUSES AGE: I understand your reluctance to give other household members' ages, but this information is totally confidential. It is very important that we gather this information accurately to help improve health insurance coverage for Massachusetts' families. IF RESPONDENT STILL DK/REFUSES AGE, ASK Q.S6b1)

_____ years (ENTER AGE 1-110)

00 Less than 1 year old

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.S6b1 FOR EACH Q.S6b-j = DD OR RR)

S6b1. Could you please tell me if this person is...?

(READ LIST. ENTER ONE ONLY)

1 Less than 18 years of age

2 18 years of age or older

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

IF Q.S6(b-j) = 18+ OR Q.S6b1 = 2, INSERT "person" and "male or female"

IF Q.S6(b-j) IS <18 OR Q.S6b1 = 1, INSERT "child" and boy or girl"

S7(b-j). Is this (child/person) (a boy or a girl/male or female)?

1 Male/Boy

2 Female/Girl

R (DO NOT READ) Refused

S8(b-j). What is this person's relationship to you?

(DO NOT READ. ENTER ONE ONLY. R CAN PROVIDE UP TO ONE PARTNER AND FOUR PARENTS, GUARDIAN AND WARD SHOULD BE CODED BEFORE ANY OTHER RELATIONSHIP EXCEPT PARENT OR STEPPARENT OR CHILD/STEPCHILD/FOSTER CHILD, SO A GRANDPARENT AND GUARDIAN SHOULD BE CODED AS GUARDIAN)

(INTERVIEWER IF RESPONDENT REFUSES RELATIONSHIP: I understand your reluctance to give your relationship to other members of your household, but this information is totally confidential. It is very important that we gather this information accurately to help improve health insurance coverage for Massachusetts' families. IF RESPONDENT STILL REFUSES RELATIONSHIP, THANK AND TERMINATE.)

- 01 Spouse (wife/husband)
- 02 Unmarried partner / significant other
- 03 Child / stepchild / foster child/ward
- 04 Parent / Stepparent / foster parent/guardian
- 05 Sibling / Stepsister / Stepbrother
- 06 Grandparent / Step-grandparent
- 07 Grandchild / Step-grandchild
- 08 Son-in-law / Daughter-in-law
- 09 Father-in-law / Mother-in-law
- 10 Other relative
- 11 Employer
- 12 Employee (maid, nanny, au pair, housekeeper, etc.)
- 13 Professional caregiver (nurse, aide, etc.)
- 14 Other non-relative
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

ASK IF S6 >= 16

S9 What is the highest level of school [you have/she has/he has] completed or the highest degree [you have/she has/he has] received?

(DO NOT READ. ENTER ONE ONLY)

- 1 Less than high school (grades 1-11, grade 12 but no diploma)
- 2 High school graduate or equivalent (e.g. GED)
- 3 Some college but no degree (incl. 2 year occupational or vocational programs)
- 4 Associates Degree (not occupation or vocational programs)
- 5 College graduate (e.g. BA, AB, BS)
- 6 Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDs, PhD, JD, LLB, DVM)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.S7=1 INSERT “he”; IF Q.S7=2, INSERT “she”, ELSE INSERT “they”)

(IF S6(a-j) = >16 ASK)

S9a [Are you /Is she /Is he] currently working for pay?

- 1 Yes, working
- 2 No, not working
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

FOR RESPONDENT, INSERT “you”

(IF Q.S4 = 1, READ VERBIAGE IN PARENS)

S10. I will be asking some specific insurance coverage questions about one randomly chosen person from your household. For those questions my computer has selected [you/TARGET].

(I will be asking some specific questions about your insurance coverage)

INTERVIEWER RECORD

- 1 Respondent
- 2 Target

(P.N. – IF RANDOM PERSON CHOSEN IS TARGET AND Q.S6b1 = D OR R FOR THAT PERSON OR Q.S8b-j = RR FOR THAT PERSON, THANK AND TERMINATE)

S10a. What is the first name or initials of the person I selected?

- 1 Answer given (SPECIFY) _____
- R Refused

IF AGE >=17, ASK Q.S11 AND IDENTIFY SPOUSE/PARTNER (S11=1 OR 2) IN THE ROSTER (TSPOUSE)

INSERT “is this person” IF Q.S10 = 2

IF TARGET IS RESPONDENT’S SPOUSE, GEN IN CODE 1

S11. Are you (is this person) currently:

- 1 Married
- 2 Living with partner
- 3 Divorced
- 4 Separated
- 5 Widowed
- 6 Never Married
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

IF TARGET IS THE RESPONDENT, SKIP TO SETUP 1

(ASK Q.S12 OF EVERYONE EXCEPT FOR RESPONDENT)

S12(b-j). It would be helpful to know the relationship between the other members of your household and (INSERT NAME OR INITIALS FROM Q.S10a OR RELATIONSHIP FROM Q.S8[b-j])? What is the relationship of your (RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] if multiple members with same relationship code] to the TARGET)?
(DO NOT READ, ENTER ONE ONLY, GUARDIAN AND WARD SHOULD BE CODED BEFORE ANY OTHER RELATIONSHIP EXCEPT PARENT OR STEPPARENT OR CHILD/STEPCHILD/FOSTER CHILD, SO A GRANDPARENT AND GUARDIAN SHOULD BE CODED AS GUARDIAN))

- 01 Spouse (wife/husband)
- 02 Unmarried partner / significant other
- 03 Child / stepchild / foster child/ward
- 04 Parent / Stepparent / foster parent/guardian
- 05 Sibling / Stepsister / Stepbrother
- 06 Grandparent / Step-grandparent
- 07 Grandchild / Step-grandchild
- 08 Son-in-law / Daughter-in-law
- 09 Father-in-law / Mother-in-law
- 10 Other relative
- 11 Employer
- 12 Employee (maid, nanny, au pair, housekeeper, etc.)
- 13 Professional caregiver (nurse, aide, etc)
- 14 Other non-relative
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

SETUP1:

P.N. - Create the following variables to be used in remainder of survey

HH_COUNT – Number of people in household (S4)

TMARR – 1 if TARGET is married/partner; 0 otherwise

TPAR – 1 if TARGET is parent; 0 otherwise

TAGE – TARGET's age

TFEM – 1 if TARGET is female; 0 otherwise

TFAM_COUNT – Number of people in TARGET's family.

IF TAGE<19 & TMARR=0 & TPAR=0: TARGET+PARENTS+SIBLINGS<19 FROM ROSTER

IF TAGE<19 & (TMARR=1 OR TPAR=1): TARGET+SPOUSE+CHILDREN<19 FROM ROSTER

IF TAGE>18: TARGET+SPOUSE+CHILDREN<19 FROM ROSTER

HEALTH INSURANCE

INSERT “you/have/do you” IF Q.S10 = 1

INSERT “NAME/INITIALS/RELATIONSHIP/has/does...” IF Q.S10 = 2

(ASK ITEMS b, i, j, and l if TAGE>17)

(ASK ITEM c IF H1b < 1 >)

(ASK ITEM l IF H1b AND H1c < 1 >)

(ASK ITEM M IF H1l AND H1b AND H1c < 1 >)

(ASK ITEM k if TAGE>15 AND <=64 AND H1b AND H1c < 1 >)

H1. I am going to read you a list of different types of health insurance coverage. Please tell me if (you / TARGET) currently (have/has) any of the following types of insurance. Please exclude any health insurance plans that cover only ONE type of service, like plans for dental care or prescription drugs.

(Do you/does TARGET) currently have (READ LIST)?

IF RESPONDENT ASKS TO SKIP THROUGH INSURANCE QUESTIONS, SAY: I’m sorry, but I have to read all of the insurance categories.”

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

a. DELETED

b. Health insurance through (your/TARGET’s) work or union (Probe: This insurance could be through COBRA, through a former employer or a retiree benefit.)

c. Health insurance through someone else’s work or union (Probe: This insurance could be through COBRA, through a former employer or a retiree benefit.)

d. Medicare (PROBE: Medicare is the health insurance for persons 65 years old and over or persons with disabilities. This is a red, white and blue card.)

f. Veteran's Affairs, Military Health, TRICARE or CHAMPUS

g. DELETED

h. MassHealth or Medicaid (PROBE: This is a Massachusetts program for low- and moderate-income families with children, seniors, and people with disabilities. You may know it as CommonHealth, Family Assistance, the Medical Security Program, or the Insurance Partnership. (You/TARGET) may have coverage under MassHealth through a health insurance plan.)

i. Commonwealth **Care** or CommCare? (PROBE: This is a program that provides insurance at either no cost or at subsidized rates for low- and moderate-income adults. (You/TARGET) would have coverage under CommCare through a health insurance plan.)

j. Commonwealth **Choice**? This is a program that helps people purchase a health insurance plan. (You/TARGET) could obtain coverage under Commonwealth Choice from the Connector or directly from a health insurance plan. The Connector is a state agency that helps Massachusetts residents find health insurance coverage.

k. A qualifying student health insurance plan? (PROBE: A QSHIP is a health insurance plan that is sponsored by a college or university.)

- l. Health insurance bought directly by (you / TARGET) (PROBE: For example, bought directly from Blue Cross Blue Shield or another company or bought through an insurance broker.)
- m. Health insurance bought directly by someone else

(ASK Q.H1ba IF Q.H1b = 1)

H1ba. Is this an individual policy or is it a family policy?

(READ IF NECESSARY: The health insurance through (your/TARGET's) work or union?)

- 1 Individual policy
- 2 Family policy (covers more than one person)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF H1c=1 & TAGE<=26)

H1ca. Is this through (your/TARGET's) parent or guardian?

(READ IF NECESSARY: The health insurance through someone else's work or union?)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF H1m=1)

H1ma. Is this an individual policy or is it a family policy?

(READ IF NECESSARY: The health insurance bought directly by someone else?)

- 1 Individual policy
- 2 Family policy (covers more than one person)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF H1m=1 & TAGE<=26)

H1mb. Is this through your/TARGET's parent or guardian?

(READ IF NECESSARY: The health insurance bought directly by someone else?)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF H1a, H1b, H1c, H1d, H1e, H1f, H1g, H1h, H1i, H1j, H1k, H1l, H1m ALL=2)

H1n. Do (you/TARGET) currently receive care through ~~the~~ Free Care ~~Program~~? PROBE:
This used to be called the Uncompensated Care Pool and is now called the Health
Safety Net. You may know it as CareNet

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF ALL IN H1=2, D, OR R)

H2. Do you currently have any other type of insurance? (DO NOT READ, ALLOW
MULTIPLE)

- 1 Workers compensation for specific injury/illness
- 2 Employer pays for bills, but not an insurance policy
- 3 Family member pays out of pocket for any bills
- 4 Other Non Insurance Payment Source
- 5 Indian Health Service (IHS)
- 7 Other Insurance (SPECIFY) _____
- N No other insurance
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.H1 = 2, D OR R TO ALL AND Q.H2 = 1-4 ONLY, READ:)

For the purposes of this survey, we'll assume that (you do/TARGET does) not have health
insurance."

NOW GO TO Q.H6

IF H2=5 ONLY SKIP TO H3C

(ASK Q.H3 IF Q.H1 = 2, D, R FOR ALL AND Q.H2 = N, D OR R)

INSERT "you do" IF Q.S10 = 1

INSERT "NAME/INITIALS/RELATIONSHIP does..." IF Q.S10 = 2

H3. Just to be sure I have this right, (you do/TARGET does) not have health insurance
coverage. Is that correct?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.H3a IF Q.H3 = 2)

INSERT “you” IF Q.S10 = 1

INSERT “they” IF Q.S10 = 2

H3a What insurance do (you/they) have? (DO NOT READ, ENTER ONE ONLY) (Probe: if you can, it might be helpful to look at (your/their) insurance card to help identify the type of insurance.)

- 01 DELETED
- 02 Health insurance through (your / TARGET’s) work or union
- 03 Health insurance through someone else’s work or union
- 04 Medicare
- 05 Railroad Retirement Plan
- 06 Veteran's Affairs, Military Health, TRICARE or CHAMPUS
- 07 Indian Health Service
- 08 MassHealth or Medicaid
- 09 Commonwealth Care or CommCare
- 10 Commonwealth Choice
- 11 Student health plan
- 12 Health insurance bought directly by (you / TARGET)
- 13 Health insurance bought directly by someone else
- 14 Free Care/Health Safety Net
- 15 Workers compensation for specific injury/illness
- 16 Employer pays for bills, but not an insurance policy
- 17 Family member pays out of pocket for any bills
- 18 Other Non Insurance Payment Source
- 97 Other Insurance (SPECIFY) _____
- DD (DO NOT READ) Don’t know
- RR (DO NOT READ) Refused

(IF Q.H3a = 15-18, READ:)

INSERT “you do” IF Q.S10 = 1

INSERT “TARGET does” IF Q.S10 = 2

For the purposes of this survey, we’ll assume that (you do/TARGET does) not have health insurance.

NOW GO TO Q.H6

(ASK Q.H3b IF Q.H3a = DD OR RR)

INSERT “you/your” IF Q.S10 = 1

INSERT “they/their” IF Q.S10 = 2

H3b When (you/they) go to a doctor, health clinic, or hospital, does anyone else pay for some or all of (your / their) medical bills?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK Q.H3c -----IF Q.H2=5 OR Q.H1n = 1 ONLY OR IF Q.H3a = 07 OR 14)

IF Q.H2 = 5 OR Q.H3a = 07, INSERT "Indian Health Service"

IF Q.H1n = 1 OR Q.H3a = 14, INSERT "Free Care")

INSERT "you receive/your/you" IF Q.S10 = 1

INSERT "TARGET receives/TARGET's/they" IF Q.S10 = 2

H3c. I understand that (you receive / TARGET receives) services through the (Indian Health Service/Free Care). In addition to this, does anyone else pay for (your / TARGET's) bills when (you/they) go to a doctor or hospital?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(IF Q.H3c = 2, D, OR R, READ:)

IF Q.H1g = 1 OR Q.H3a = 07, INSERT "Indian Health Service"

IF Q.H1n = 1 OR Q.H3a = 14, INSERT "Free Care")

INSERT "you do" IF Q.S10 = 1

INSERT "TARGET does" IF Q.S10 = 2

For the purposes of this survey, (Indian Health Service/Free Care) is not considered comprehensive insurance. For our survey, we'll assume that (you do/TARGET does) not have health insurance.

NOW GO TO Q.H6

(ASK Q.H4 IF Q.H3c = 1)

H4. And who is that?

(DO NOT READ, ENTER ONE ONLY)

- 01 DELETED
- 02 Health insurance through (your / TARGET's) work or union
- 03 Health insurance through someone else's work or union
- 04 Medicare
- 05 Railroad Retirement Plan
- 06 Veteran's Affairs, Military Health, TRICARE or CHAMPUS
- 07 Indian Health Service
- 08 MassHealth or Medicaid
- 09 Commonwealth Care or CommCare
- 10 Commonwealth Choice
- 11 Student health plan
- 12 Health insurance bought directly by (you / TARGET)
- 13 Health insurance bought directly by someone else
- 14 Free Care /Health Safety Net
- 15 Workers compensation for specific injury/illness
- 16 Employer pays for bills, but not an insurance policy
- 17 Family member pays out of pocket for any bills
- 18 Other Non Insurance Payment Source
- 97 Other Insurance (SPECIFY) _____
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(IF Q.H4 = 07 OR 14-18, READ:)

INSERT "you do" IF Q.S10 = 1

INSERT "TARGET does" IF Q.S10 = 2

For purposes of this survey, we'll assume (you do/TARGET does) not have insurance.

NOW GO TO Q.H6

(ASK Q.H-4a IF Q.H3a = 2 OR 3 OR Q.H4 = 2 OR 3)

INSERT "your" IF Q.S10 = 1

INSERT "TARGET's" IF Q.S10 = 2

H4a. Is this an individual policy or is it a family policy?

(READ IF NECESSARY IF Q.H3a OR Q.H4 = 2: The health insurance through (your/TARGET's) work or union?)

(READ IF NECESSARY IF Q.H3a OR Q.H4 = 3: The health insurance through someone else's work or union?)

- 1 Individual policy
- 2 Family policy (covers more than one person)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.H4b IF Q.H3a OR Q.H4 = 13 AND IF TARGET<=26 [Q.S6 = <26 OR Q.S6(b-j) = <26])

INSERT "your" IF Q.S10 = 1

INSERT "TARGET's" IF Q.S10 = 2

H4b. Is this through (your/TARGET's) parent or guardian?

(READ IF NECESSARY: The health insurance bought directly by someone else?)

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

SETUP2

P.N.: CREATE VARIABLES FOR INSURANCE STATUS to use in rest of survey

TINS =1 if TARGET insured (Q.H1a-f = 1 OR Q.H1h-m = 1 OR H2 = 7 OR H3a = 01-05, 08-13 OR H4 = 10-05, 08-13)

TINS = 0 if TARGET not insured ([Q.H1 = 2, D, OR R TO ALL AND Q.H2 = 1-4 AND H3 = 2] OR [Q.H3a = 15-18 OR Q.H3c = 2, D, OR R OR Q.H4 = 07 OR 14-18])

TESI = 1 IF TARGET HAS INSURANCE THROUGH OWN WORK OR UNION (Q.H1b = 1 OR Q.H3a = 02 OR Q.H4 = 02)

(ASK IF TINS=1)

IF TAGE>=1 USE 1ST VERBIAGE IN PARENS

IF TAGE<1 USE 2ND VERBIAGE IN PARENS

INSERT "Have you" IF Q.S10 = 1

INSERT "Has TARGET " IF Q.S10 = 2

H5. [(Have you/Has TARGET) had insurance coverage for all of the past 12 months?]

[Has TARGET had insurance coverage for all of the time since he/she was born?]

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.H6 IF TINS = 0 OR Q.H5 = 2)

INSERT "you" IF Q.S10 = 1

INSERT "TARGET " IF Q.S10 = 2

H6. How many months during the past 12 months were (you / TARGET) without health insurance coverage?

_____ months (RANGE 1-12)

00 Less than 1 month

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.H7 IF TINS = 0)

INSERT "you" IF Q.S10 = 1

INSERT "TARGET" IF Q.S10 = 2

H7. How long has it been since (you/TARGET) had any health insurance?
(PROBE FOR MONTHS IF LESS THAN 2 YEARS)

01 ANSWER GIVEN IN YEARS _____ # (2-50) years

02 ANSWER GIVEN IN MONTHS _____ # (1-24) months

00 Less than 1 month

NN NEVER HAD COVERAGE

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.H8 IF TINS = 0)

INSERT "you" IF Q.S10 = 1

INSERT "TARGET" IF Q.S10 = 2

(SCRAMBLE ITEMS)

H8. I'm going to read a list of reasons that people sometimes give for why they don't have health insurance. Please tell me if these are reasons that (you/target) (do/does) not have health insurance? How about (INSERT)?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. The person in family who had health insurance lost job or changed employers
- b. The person in family who had health insurance is no longer part of the family because of divorce, separation or death
- c. Family member's employer does not offer coverage or not eligible for employer's coverage
- d. Lost eligibility for MassHealth or CommCare
- e. Cost is too high
- g. Don't need insurance
- h. Don't know how to get insurance
- i. Traded health insurance for another benefit or higher pay
- j. Some other reason (SPECIFY) _____

(ASK Q.H9 IF Q.H7 = 01, 02, 00, OR DD)
INSERT "you" IF Q.S10 = 1
INSERT "TARGET" IF Q.S10 = 2
(ASK ITEMS 02, 05, 09, 10, 12 if TAGE>17)
(ASK ITEM 11 if TAGE>15)

H9 Thinking back to the last time (you/TARGET) had health insurance, what type of insurance did (you/TARGET) have?
(DO NOT READ LIST. UP TO 5 RESPONSES ALLOWED)

- 01 DELETED
- 02 Health insurance through (your/TARGET's) work or union
- 03 Health insurance through someone else's work or union
- 04 Medicare
- 05 Railroad Retirement Plan
- 06 Veteran's Affairs, Military Health, TRICARE or CHAMPUS
- 07 Indian Health Service
- 08 MassHealth or Medicaid
- 09 Commonwealth Care or CommCare
- 10 Commonwealth Choice
- 11 Student health plan
- 12 Health insurance bought directly by you
- 13 Health insurance bought directly by someone else
- 14 Free Care ~~Program~~ /Health Safety Net
- 15 Other Non Insurance Payment Source
- 95 Other Insurance#1 (SPECIFY) _____
- 96 Other Insurance#2 (SPECIFY) _____
- 97 Other Insurance#3 (SPECIFY) _____
- 98 Other Insurance#4 (SPECIFY) _____
- 99 Other Insurance#5 (SPECIFY) _____
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

(ASK Q.H10 IF TINS = 0 OR Q.H5 = 2)
INSERT "you" IF Q.S10 = 1
INSERT "TARGET" IF Q.S10 = 2

H10 At any time in the past 12 months, did (you / TARGET) receive care under ~~the~~ Free Care? (PROBE: This used to be called the Uncompensated Care Pool and is now called the Health Safety Net. You may know it as CareNet)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

The next questions concern the health insurance that the other people in your household have at this time. In answering these questions, please exclude any health insurance plans that cover only O

(PN: PROCEED DOWN HH ROSTER LIST. ASK Q.S13 THRU Q.I7 IN A SERIES FOR EACH PERSON IN HH EXCEPT TARGET)

INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) IF OTHER PERSON IN HH

S13. Do you/ Does your (RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) currently have health insurance?

- | | | |
|---|--------------------------|----------------------------------|
| 1 | Yes | SKIP TO I1 |
| 2 | No | SKIP TO I3 |
| D | (DO NOT READ) Don't know | REPEAT FOR NEXT PERSON HH ROSTER |
| R | (DO NOT READ) Refused | REPEAT FOR NEXT PERSON HH ROSTER |

(ASK Q.I1 IF Q.S13 = 1)

(ASK ITEM c IF I1b < 1 >)

(ASK ITEMS b, i, j, and l if S6>17)

(ASK ITEM l IF I1b AND I1c < 1 >)

(ASK ITEM m IF I1l AND I1b AND I1c <1 >)

(ASK ITEM k if S6>15 AND < /=64 OR I1b AND I1C < 1 >)

INSERT “are you” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “is this person” IF OTHER PERSON IN HH

(UP TO 5 RESPONSES ALLOWED)

11. What type of health insurance (are you/is this person) covered by? Is it (INSERT)?

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

IF RESPONDENT ASKS TO SKIP THROUGH INSURANCE QUESTIONS, SAY: I’m sorry, but I have to read all of the insurance categories.”

a. DELETED

b. Health insurance through (your/his/her) work or union? (IF TAGE<18, ADD PROBE FOR FIRST ADULT: This insurance could be COBRA, through a former employer or a retiree benefit.)

c. Health insurance through someone else’s work or union (Probe: This insurance could be through COBRA, a former employer or a retiree benefit..)

d. Medicare (IF TAGE<18, ADD PROBE FOR FIRST ADULT: Medicare is the health insurance for persons 65 years old and over or persons with disabilities. This is a red, white and blue card.)

f. Veteran's Affairs, Military Health, TRICARE or CHAMPUS

g. DELETED

h. MassHealth or Medicaid (PROBE: This is a Massachusetts program for low- and moderate-income families with children, seniors, and people with disabilities. You may know it as CommonHealth, Family Assistance, the Medical Security Program, or the Insurance Partnership. (You/he/she) may have coverage under MassHealth through a health insurance plan.)

i. Commonwealth Care or CommCare (IF TAGE<18, ADD PROBE FOR FIRST ADULT: This is a program that provides insurance at either no cost or at subsidized rates for low- and moderate-income adults. (You/he/she) would have coverage under CommCare through a health insurance plan.

j. Commonwealth **Choice**? This is a program that helps people purchase a health insurance plan. (You/TARGET) could obtain coverage under Commonwealth Choice from the Connector or directly from a health insurance plan. The Connector is a state agency that helps Massachusetts residents find health insurance coverage.

k. A qualifying student health insurance plan (IF TAGE<18, ADD PROBE FOR FIRST HH MEMBER AGE >16: This is a health insurance plan that is sponsored by a college or university.)

l. Health insurance bought directly by (you/him/her) (IF TAGE<18, ADD PROBE FOR FIRST ADULT: For example, bought directly from Blue Cross Blue Shield or another company or bought through an insurance broker.)

m. Health insurance bought directly by someone else

(ASK IF Ia-Im ALL=2))

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "they" IF OTHER PERSON IN HH

I1m. Do (you/they) currently receive care through Free Care?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.I1bb IF Q.I1b = 1)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "he" IF OTHER PERSON IN HH AND Q.S7 = 1

INSERT "she" IF OTHER PERSON IN HH AND Q.S7 = 2

I1bb. Is the insurance through work an individual policy or is it a family policy?

(READ IF NECESSARY: The health insurance through (your/his/her) work or union?)

- 1 Individual policy
- 2 Family policy (covers more than one person)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF ALL IN I1=2, D, OR R)

INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does he" IF OTHER PERSON IN HH AND Q.S7 = 1

INSERT "Does she" IF OTHER PERSON IN HH AND Q.S7 = 2

I2. (Do you/Does he/she) currently have any other type of insurance?
(DO NOT READ, SELECT ANSWERS)

- 1 Workers compensation for specific injury/illness
- 2 Employer pays for bills, but not an insurance policy
- 3 Family member pays out of pocket for any bills
- 4 Other Non Insurance Payment Source
- 5 Indian Health Service (IHS)
- 6 Other Insurance (SPECIFY)_____
- 7 No other insurance
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(IF Q.I2 = 5 OR Q.I1m = 1 ONLY, READ:)

INSERT “Free Care Program”, IF Q.I1n = 1

INSERT “Indian Health Service”, IF Q.I2 = 5

The (Free Care /Indian Health Service) is not considered comprehensive insurance for the purposes of this survey”

NOW GO TO Q.I3

(IF Q.I2 = 1-4 ONLY, READ:)

INSERT “you” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “he” IF OTHER PERSON IN HH AND Q.S7 = 1

INSERT “she” IF OTHER PERSON IN HH AND Q.S7 = 2

For the purposes of this survey, we’ll assume that (you/he/she) does not have health insurance.

NOW GO TO Q. I5

(ASK Q.I3 IF Q.S13 = 2 OR Q.I1a-f OR h-m = 2 TO ALL OR Q.I2 = 7,D,R)

INSERT “You do” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “Your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) does “ IF OTHER PERSON IN HH

I3. Just to be sure I have this right. (You do/RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) does) not have health insurance coverage. Is that correct?

1 Yes

2 No

D (DO NOT READ)

R (DO NOT READ)

(IF Q.I3 = 2 ASK Q.I3a)

INSERT “you” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “he” or “him” IF OTHER PERSON IN HH AND Q.S7 = 1

INSERT “she” or “her” IF OTHER PERSON IN HH AND Q.S7 = 2

I3a. What insurance do you/they have? (Probe: If you can, it might be helpful to look at your/their insurance card to help identify the type of insurance.)

(DO NOT READ, ENTER ONE ONLY)

01 DELETED

02 Health insurance through (your / TARGET’s) current work or union

03 Health insurance through someone else’s current work or union

04 Medicare

05 Railroad Retirement Plan

06 Veteran's Affairs, Military Health, TRICARE or CHAMPUS

07 Indian Health Service

08 MassHealth or Medicaid

09 Commonwealth Care or CommCare

10 Commonwealth Choice

11 Student health plan

12 Health insurance bought directly by (you / TARGET)

13 Health insurance bought directly by someone else

14 Free Care/Health Safety Net

15 Workers compensation for specific injury/illness

16 Employer pays for bills, but not an insurance policy

17 Family member pays out of pocket for any bills

18 Other Non Insurance Payment Source

97 Other Insurance (SPECIFY) _____

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

IF I3a = 07,14-18 , READ:

INSERT “You do” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “Your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) does “ IF OTHER PERSON IN HH

For the purposes of this survey, we’ll assume that (you do/TARGET does) not have health insurance.

NOW SKIP TO Q.I5

(ASK Q.I4 IF Q.I1a-f OR h-m = 1 TO ANY OR Q.I2 = 5 OR Q.I3a = 01-06, 08-13)

IF TAGE>=1, USE 1ST VERBIAGE IN PARENS

IF TAGE<1 USE 2ND VERBIAGE IN PARENS

INSERT "Have you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Has your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) " IF OTHER PERSON IN HH

- I4. [(Have you/Has your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) had insurance coverage for all of the past 12 months?]
[Has your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) had insurance coverage for all of the time since he/she was born?]

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK IF Q.I3=1 OR Q.I3a=07, 14-18 OR Q.I4=2; ELSE SKIP TO NEXT PERSON OR IF LAST PERSON SKIP TO SETUP3)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) " IF OTHER PERSON IN HH

- I5. How many months during the past 12 months were (you / your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) without health insurance coverage?

_____ # months (RANGE 1-12)

LL Less than 1 month

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

IF PERSON IS CURRENTLY INSURED (Q.I1a-f OR h-l = 1 TO ANY OR Q.I2 = 5 OR Q.I3a = 01-06, 08-13) SKIP TO NEXT PERSON OR IF LAST PERSON SKIP TO SETUP3

(ASK Q.I6 IF Q.I3 = 2, D, OR R OR Q.I3a = 07, 14-18)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) " IF OTHER PERSON IN HH

I6. How long has it been since (you/your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) had any health insurance?
(PROBE FOR MONTHS IF LESS THAN 2 YEARS)

01 ANSWER GIVEN IN YEARS _____# (2-50) years

02 ANSWER GIVEN IN MONTHS _____# (1-24) months

NN NEVER HAD COVERAGE

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

IF Q.I6 = NN SKIP TO NEXT PERSON OR IF LAST PERSON SKIP TO SETUP3

(ASK Q.I7 IF Q.I6 NE NN) ???

INSERT "you IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)/he/she " IF OTHER PERSON IN HH

(ASK ITEMS 02, 04, 08, 09, 11 if TAGE>17)

(ASK ITEM 10 if TAGE>15)

I7. Thinking back to the last time (you/your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) had health insurance, what type of insurance did (you/he/she) have?

(DO NOT READ, UP TO 5 RESPONSES ALLOWED)

- 01 Cobra - DELETED
- 02 Health insurance through work or union
- 03 Health insurance through someone else's work or union
- 04 Medicare
- 05 Railroad Retirement Plan
- 06 Veteran's Affairs, Military Health, TRICARE or CHAMPUS
- 07 Indian Health Service
- 08 MassHealth or Medicaid
- 09 Commonwealth Care or CommCare
- 10 Commonwealth Choice
- 11 Student health plan
- 12 Health insurance bought directly by you/him/her
- 13 Health insurance bought directly by someone else
- 14 Free Care/Health Safety Net
- 15 Other Non Insurance Payment Source
- 95 Other Insurance #1(SPECIFY) _____
- 96 Other Insurance #2 (SPECIFY) _____
- 97 Other Insurance # 3(SPECIFY) _____
- 98 Other Insurance # 4 (SPECIFY) _____
- 99 Other Insurance #5 (SPECIFY) _____

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.I8 IF S13=2 OR I1 ALL=2 AND I3=1 OR I3a=17, 14-18)

(ASK Q.I8 IF I4=2)

INSERT "you" IF Q.S10 = 1

INSERT "TARGET" IF Q.S10 = 2

I8 At any time in the past 12 months, did (you/your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) receive care under Free Care (PROBE: This used to be called the Uncompensated Care Pool and is now called the Health Safety Net. You may know it as CareNet)

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW SKIP TO NEXT PERSON OR IF LAST PERSON SKIP TO SETUP3

SETUP3

CREATE VARIABLES FOR INSURANCE STATUS OF TARGET'S SPOUSE/PARTNER AND/OR PARENT/GUARDIAN

**SESI = 1 IF SPOUSE/PARTNER HAS INSURANCE THROUGH OWN WORK OR
UNION (Q.S8b-j = 01 or 02 AND [Q.I1b = 1 OR Q.I3a = 02])**

**PESI = 1 IF ANY PARENT/GUARDIAN HAS INSURANCE THROUGH OWN
WORK OR UNION (Q.S8b-j = 04 AND [Q.I1b = 1 OR Q.I3a = 02])**

**SFAM=1 IF SPOUSE HAS FAMILY COVERAGE THROUGH OWN WORK OR
UNION (Q.S8b-j = 01 AND [(Q.I1b = 1 AND I1bb = 2) OR Q.I3a = 02])**

**PFAM=1 IF ANY PARENT/GUARDIAN HAS FAMILY COVERAGE THROUGH
OWN WORK OR UNION (Q.S8b-j = 04 AND [(Q.I1b = 1 AND Q.I1bb = 2) OR
Q.I3a = 02])**

EMPLOYMENT

INSTRUCTIONS FOR SEQUENCE E1 TO E14:

IF TAGE<15: PROCEED THROUGH ROSTER FOR TARGET'S PARENTS OR GUARDIAN

IF TAGE= 15-25: PROCEED THROUGH ROSTER FOR TARGET, TARGET'S SPOUSE (IF PRESENT) AND TARGET'S PARENTS (IF PRESENT)

IF TAGE>25: PROCEED THROUGH ROSTER FOR TARGET & TARGET'S SPOUSE (IF PRESENT)

My next questions ask about employment.

I'd like to start by asking about (you/TARGET/RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]).

FOR SUBSEQUENT PEOPLE: Now I'd like to ask about (you/TARGET/RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]).

INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Is your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)" IF OTHER PERSON IN HH

E1. (Are you /Is TARGET/Is your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] currently...

- 1 Self-employed
- 2 Employed by military
- 3 Employed by someone else
- 4 Unpaid worker for a family business
- 5 Retired
- 6 Unemployed or not working
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E2 IF Q.E1 = 1-3)

INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Does your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)" IF OTHER PERSON IN HH

E2. (Do you/Does TARGET/Does your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] have more than one job, including part-time, evening or weekend work?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E3 IF Q. E2 = 1)

INSERT "Do you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Does your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)" IF OTHER PERSON IN HH

E3. Altogether, how many jobs (do you/does TARGET/ does your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] have?

1 2 jobs

2 3 jobs

3 4 or more jobs

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.E4 IF Q.E1 = 1-3)

INSERT "Do you/your/you/work" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does TARGET/their/he/works" IF PERSON ASKING ABOUT IS "TARGET PERSON" AND Q.S7 = 1

INSERT "Does TARGET/their/she/works" IF PERSON ASKING ABOUT IS "TARGET PERSON" AND Q.S7 = 2

INSERT "Does your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)/their/he/she " IF OTHER PERSON IN HH

E4. How many hours per week (do you /does TARGET/(does your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] usually work at (your/their) (READ IF E2=1: main) job? IF NEEDED: By main job, I mean the one at which (you/he/she) usually (work/works) the most hours.

_____ hours (1-100)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.E5 IF Q.E2 = 1)

INSERT "Do you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does TARGET/their" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Does your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)/their" IF OTHER PERSON IN HH

E5. How many hours per week (do you /does TARGET/does your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) usually work at (your/their) other jobs?

_____ hours (ENTER # OF HOURS 1-100)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.E6 IF Q.E=1-3)

INSERT “have you/your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “has TARGET/their” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “has your RELATIONSHIP FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)/their“ IF OTHER PERSON IN HH

E6. How long (have you/has TARGET/has your RELATIONSHIP FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) worked for (your/their) (READ IF E2=1: main) job?

PROBE FOR MONTHS IF LESS THAN 2 YEARS

01 ANSWER GIVEN IN YEARS (ENTER # OF YEARS 2-60)

02 ANSWER GIVEN IN MONTHS (ENTER # OF MONTHS 1-24)

LL Less than 1 month

DD (DO NOT READ) Don’t know

RR (DO NOT READ) Refused

(ASK Q.E7 IF Q.E2 = 1)

(IF Q.E1 =1, READ VERBIAGE IN PARENS)

INSERT “your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “TARGET’s” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “your RELATIONSHIP’s FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)“ IF OTHER PERSON IN HH

E7. Counting all locations where this employer operates, are there more than 50 people working for (your/TARGET’s/your RELATIONSHIP’s FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) employer?

(Including (yourself/TARGET/your RELATIONSHIP’s FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) are there more than 50 people working for this business?)

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK Q.E8 IF Q.E7 = 2)???

INSERT "business" IF Q.E1 = 1; OTHERWISE, INSERT "employer"

INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "your RELATIONSHIP's FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)" IF OTHER PERSON IN HH

E8. Which category best represents the total number of persons who work for (your/TARGET's your RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) (employer/business)? Would it be...?

- 1 Just one
- 2 Between 2 and 10
- 3 Between 11 and 50
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E9 IF Q.E7 = 1)

INSERT "business" IF Q.E1 = 1; OTHERWISE, INSERT "employer"

INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "your RELATIONSHIP's FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j)" IF OTHER PERSON IN HH

E9. Which category best represents the total number of persons who work for (your/TARGET's/ your RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) (employer/business)? Would it be...?

- 1 Between 51 and 100
- 2 Between 101 and 500
- 3 Between 501 and 1000
- 4 Over 1000
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.E10 IF TESI = 0 OR IF SESI = 0 OR IF PESI = 0)

INSERT “you work/your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “TARGET works/their” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “your RELATIONSHIP’s FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) works/their” IF OTHER PERSON IN HH

INSERT “main” if E2=1

E10. Does the place where (you work/TARGET works/your RELATIONSHIP’s FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j] works) at (your/their) (main) job offer health insurance as a benefit to any of its employees?
INTERVIEWER: ASK ABOUT PRIMARY EMPLOYER IF HAVE MULTIPLE EMPLOYERS

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK Q.E11 IF TESI = 0 OR IF SESI = 0 OR IF PESI = 0

ASK E11 IF E10=1,D,R)

INSERT “Are you/your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “Is TARGET/their” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “Is your RELATIONSHIP’s FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) /their” IF OTHER PERSON IN HH

E11. (Are you /Is TARGET/Is your RELATIONSHIP’s FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) offered health insurance through (your/their) work? (Probe: Could (you/they) get health insurance through (your/their) work?)

1 Yes

2 No

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

(ASK E12 IF TARGET AND TESI=1 AND H1ba=1,D,R OR SPOUSE AND SESI=1 AND I1bb=1,D,R OR TARGET'S PARENT AND PESI=1 AND I1bb=1,D,R

ASK E12 IF E11=1, D, R)

INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET/their" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "your RELATIONSHIP's FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) /their" IF OTHER PERSON IN HH

E12. Earlier you mentioned that (you / TARGET/ your RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) had health insurance coverage through (your/their) employer. Could dependents be covered under that health insurance?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

ASK IF TAGE OR S6 > 16

INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Is your RELATIONSHIP's FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) " IF OTHER PERSON IN HH

E13. (Are you/Is TARGET/Is your RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) a veteran of the United States military?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Is your RELATIONSHIP's FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) " IF OTHER PERSON IN HH

E14. (Are you/Is TARGET/Is RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) currently a full-time student? (IF NECESSARY: greater than three-fourths time)?

1 Yes

2 No

- D (DO NOT READ) Don't know
R (DO NOT READ) Refused

ACCESS, USE AND COST

(ASK EVERYONE)

INSERT "your/you/go/are" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's/goes/he/she/is/his/her" IF PERSON ASKING ABOUT IS
"TARGET PERSON"

A1. My next questions ask about [your/ TARGET's] recent health care experiences. Is there a place where [you/ TARGET's] usually [go/goes] when [you/(he/she)] [are/is] sick or when [you/(he/she)] need advice about [your/(his/her)] health?

- 1 Yes
2 No
D (DO NOT READ) Don't know
R (DO NOT READ) Refused

(ASK Q.A2 IF Q.A1 = 1)

A2. What kind of place is it? Is it....? (READ LIST. ENTER ONE ONLY)

- 1 A doctor's office or private clinic
2 A community health center or other public clinic
3 A hospital outpatient department
4 A hospital emergency room
5 An urgent care center that is not part of a community health center
6 Or, some other place
7 (DO NOT READ) Doesn't go to one place most often
D (DO NOT READ) Don't know
R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

A3. The next questions are about the health care [you/ TARGET] received in the past 12 months. In the past 12 months, how many times did [you/ TARGET] receive care in a hospital emergency room?

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 0 None
1 1 time
2 2 times
3 3 times
4 More than 3 times
D (DO NOT READ) Don't know
R (DO NOT READ) Refused

(ASK Q.A3a IF Q.A3 = 1-4)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "TARGET's parent IF TAGE<18)

A3a. The last time (you/TARGET) went to a hospital emergency room, was it for a condition that (you/TARGET/TARGET'S parent) thought could have been treated by a regular doctor if he or she had been available?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK Q.A3b IF Q.A3a = 1)

A3b. I'm going to read you a list of reasons why some people go to the emergency room.

Please tell me if any of these were important reasons for (your/TARGET's) last visit to a hospital emergency room. (INSERT) Was this an important reason?

1. Yes

2. No

D DK

R Refused

a. (You were/TARGET was) unable to get an appointment at the doctor's office or clinic as soon as (you/TARGET) thought one was needed

b. (You/TARGET) needed care after normal operating hours at the doctor's office or clinic

c. (You/TARGET) owed money to the doctor's office or clinic

d. It was more convenient to go to the hospital emergency room

(ASK EVERYONE)

(IF TFEM=1 & TAGE>15 AND <50, INSERT "other than to have a baby")

INSERT "were you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "was TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

A4. In the past 12 months, (were you/ was TARGET] a patient in a hospital overnight (other than to have a baby)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "or pediatrician" IF TAGE<18

A5. In the past 12 months, how many times did [you/ TARGET] visit a general doctor who treats a variety of illnesses? For example, a doctor (or pediatrician) in general practice, family medicine or internal medicine. Please do not include care you received when you were hospitalized overnight or in hospital emergency rooms.

(READ LIST IF NECESSARY. ENTER ONE ONLY)

- 0 None
- 1 1 time
- 2 2 times
- 3 3 times
- 4 More than 3 times
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.A5a IF Q.A5 = 1-4)

(IF A5 = 1, INSERT "Was this visit"; IF A5 = 2-4, INSERT "Were any of those visits")

A5a. (Was this visit/Were any of those visits) for a check-up, physical examination or for other preventive care?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

A6. In the past 12 months, did [you/ TARGET] visit a specialist? Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care. Please do not include care [you/ TARGET] received when [you/ TARGET] were hospitalized overnight or in hospital emergency rooms.

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

A7. In the past 12 months, did [you/ TARGET] see a dentist or a dental hygienist?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

A8. In the past 12 months, did [you/ TARGET] take any prescription drugs?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "Is your RELATIONSHIP's FROM Q.S8(b-j)/AGE FROM Q.S6(b-j)/GENDER FROM Q.S7(b-j) " IF OTHER PERSON IN HH

FOR ITEMS a & b INSERT "for TARGET" IF TAGE<18

(SCRAMBLE)

A9. Still thinking about the past 12 months, was there any time that [you/ TARGET/ RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]] did (INSERT) because of cost?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. Not fill a prescription for medicine (for TARGET
- c. Not get doctor care that (you/TARGET) needed
- d. Not get specialist care that (you/TARGET) needed (IF NEEDED: Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors and others who specialize in one area of health care.)
- e. Not get dental care that (you/TARGET) needed

ASK EVERYONE

A9b. Next, I'm going to read you a list of problems some people experience when they try to get health care. Please tell me if (you have/TARGET has) had these problems in the past 12 months. (INSERT). Has this happened to (you/TARGET) in the past 12 months?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

- a. (You were/TARGET was) unable to get an appointment at the doctor's office or clinic as soon as (you/TARGET) thought one was needed
- b. (You were/TARGET was) told by a doctor's office or clinic that they weren't accepting patients with (your/TARGET's) type of health insurance.
- c. (You were/TARGET was) told by a doctor's office or clinic that they weren't accepting new patients.

(ASK EVERYONE)

INSERT "you" when respondent is TARGET and TARGET's TFAM_COUNT= 1

INSERT "your family" when respondent is TARGET and TARGET's TFAM_COUNT> 1

INSERT "TARGET" when TARGET is not respondent and TARGET's TFAM_COUNT=1

INSERT "TARGET's FAMILY" when TARGET is not respondent and TARGET's TFAM_COUNT> 1

A10. "My next questions are about the health care costs that [you/(your family)/TARGET/TARGET's family) had in the past 12 months. First, I'd like to ask about how much was spent "out of pocket" for health care in the past 12 months for [you/TARGET] (and your family/and[his/her] family). "Out of pocket" is the amount of money you pay that is not covered by any insurance or special assistance that you might have. It does not include any premiums that you pay for your health insurance or any health care costs that will be reimbursed. Please include costs for prescription medicines, dental and vision care, and all other medical expenses, including for doctors, hospitals, tests and equipment. Please include co-pays in your estimate.

"How much was spent "out of pocket" for health care in the past 12 months for [you/TARGET] (and your family/and[his/her] family)? Was it....?"

(READ LIST. ENTER ONE ONLY)

- 1 Less than \$200
- 2 \$200 to under \$500
- 3 \$500 to under \$1,000
- 4 \$1,000 to under \$3,000
- 5 \$3,000 to under \$5,000
- 6 \$5,000 or more
- 7 (DO NOT READ) DID NOT USE CARE
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT “you” when respondent is TARGET and TARGET’s TFAM_COUNT= 1

INSERT “your family” when respondent is TARGET and TARGET’s TFAM_COUNT> 1

INSERT “TARGET” when TARGET is not respondent and TARGET’s TFAM_COUNT=1

INSERT “TARGET’s FAMILY” when TARGET is not respondent and TARGET’s TFAM_COUNT> 1

A11. In the past 12 months, did [you/your family/TARGET/TARGET’s family] have any problems paying or [were you/were they] unable to pay any of [your/their] medical bills? This would include doctor or hospital bills, dentist bills, bills for prescription drugs, nursing home bills, or home care bills.

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

HEALTH STATUS

My next questions are about (your/TARGET’s) health.

(ASK EVERYONE)

INSERT “your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “TARGET’s” IF PERSON ASKING ABOUT IS “TARGET PERSON”

HS1. Would you say (your / TARGET’s) health, in general, is excellent, very good, good, fair, or poor?

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT “Are you/your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “Is TARGET/his/her IF PERSON ASKING ABOUT IS “TARGET PERSON”

HS2. (Are you/ Is TARGET) limited in any way in (your/his/her) activities because of a physical, mental, or emotional problem?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

PUBLIC COVERAGE

Now I have a few questions about insurance programs available through the state of Massachusetts for those who are uninsured.

P.N. - FOR TARGET<18 ASK ABOUT “TARGET’S PARENTS”

(ASK P1 THROUGH P4 IF Q.H3=1 OR Q.H2=1-5 ONLY OR Q.H3c=2,D, OR R OR Q.H4=07 OR 14-18)

INSERT “Have you” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “Has TARGET” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “Has TARGET’s parent IF TAGE<18)

P1. (Have you /Has TARGET/Has TARGET’s parents) ever asked for or been given information about any of the programs available in Massachusetts for people who are uninsured? This would include MassHealth, Commonwealth Care or Commonwealth Choice, among others.

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

INSERT “you” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “TARGET/he/she” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “TARGET’s parent/he/she/TARGET” IF TAGE<18)

P2. If (you / TARGET/TARGET’s parents) learned (you / (she/he) /TARGET) were eligible for health coverage through one of these programs, would (you / he/she) enroll (//TARGET)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don’t know
- R (DO NOT READ) Refused

(ASK P3 IF P2=2)

INSERT “you/your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “TARGET/he/she/her/his” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “TARGET’s parent/he/she/her/his/TARGET” IF TAGE<18)

P3. If (you / TARGET/TARGET’s parents) learned (you/ (she/he)/ TARGET) were eligible for health coverage through one of these programs at no cost to (you / TARGET) or (your /her/his) family, would (you /she/he) enroll (//TARGET)?

- 1 Yes
- 2 No

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

ALLOW MULTIPLE RESPONSES

P4. I'm going to read you a list of reasons people sometimes give for not enrolling in programs. Please tell me which of these are important reasons (you / TARGET) are not enrolled in one of the programs available in Massachusetts for people who are uninsured?

- 01 Have other insurance
- 02 Cost was too high
- 03 Don't like the benefits package
- 04 Too much hassle/paperwork
- 05 Don't need or don't want insurance
- 06 Not eligible for coverage
- 07 Don't know about programs
- 08 Don't know how to enroll in programs
- 09 Don't want to enroll in a public program
- 97 Something else (SPECIFY) _____
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

HEALTH REFORM

(ASK EVERYONE)

HR1. Now I have some general questions about health insurance in Massachusetts. As you may know, Massachusetts has a law that is aimed at providing health insurance for all Massachusetts residents. In general, do you support or oppose this Massachusetts law?

- 1 Support
- 2 Oppose
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

HR2. As part of that law, Massachusetts now requires that residents of the state either obtain health insurance or pay a fine. The requirement applies to everyone except people that a state agency determines can't afford the cost of a policy. Have you heard or read about this requirement? It is called the individual mandate.

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.HR3 IF Q.HR2 = 1 AND TAGE >18)

INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET"s/TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

HR3. For the next question, I'm going to read you a list of ways the individual mandate may have affected (your (your/TARGET's) current health insurance coverage. Please tell me when I get to the one that describes the way the individual mandate affected (you/TARGET).

- 1 The individual mandate had no effect because (you/TARGET) already had coverage
- 2 (You/TARGET) obtained coverage because of the individual mandate.
- 3 (You/TARGET) tried to obtain coverage because of the individual mandate but could not find coverage (you/he/she) could afford
- 4 (You/TARGET) decided not to obtain coverage and will just pay the penalty.
- 5 Something else (SPECIFY) _____
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

BACKGROUND

Now, I'd like to ask a few questions to help us describe the people who participated in our survey.

(ASK EVERYONE)

INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D1. (Are you/TARGET) Mexican, Puerto Rican, Cuban or another Hispanic or Latino group?

- 1 No, not of Hispanic origin
- 2 Yes, Mexican, Mexican American, Chicano
- 3 Yes, Puerto Rican
- 4 Yes, Cuban
- 5 Yes, other Spanish/Hispanic/Latino
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D2. Which one or more of the following would you say is (your/TARGET's) race?
(READ LIST. ENTER ALL THAT APPLY)

- 1 White
- 2 Black or African American
- 3 Asian

- 4 Native Hawaiian or other Pacific Islander
- 5 American Indian or Alaska Native
- 7 Some other race (SPECIFY) _____
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D3 IF Q.S4>1)

D3. Are all of the other people in this household of the same race and ethnicity as you?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK IF D3 = 2, D OR R AND ASK Q.D4 AND Q.D5 IN A SERIES FOR EACH MEMBER IN HH)

D4. Is your (RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j]) Mexican, Puerto Rican, Cuban or another Hispanic or Latino group?

- 1 No, not of Hispanic origin
- 2 Yes, Mexican, Mexican American, Chicano
- 3 Yes, Puerto Rican
- 4 Yes, Cuban
- 5 Yes, other Spanish/Hispanic/Latino
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D4 AND Q.D5 IN A SERIES FOR EACH MEMBER IN HH)

D5. Which one or more of the following would you say is (RELATIONSHIP's FROM Q.S8[b-j] [INSERT AGE/GENDER FROM Q.S6[b-j] AND S7 [b-j])'s race? (READ LIST. ENTER ALL THAT APPLY)

- 1 White
- 2 Black or African American
- 3 Asian
- 4 Native Hawaiian or other Pacific Islander
- 5 American Indian or Alaska Native
- 7 Some other race (SPECIFY) _____
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

ASK D6 – D6a FOR OUTBOUND PHONE SURVEY ONLY

(Universe outbound phone calls only)

D6. Next I have a few questions about the number I dialed to reach you. Is the number (INSERT PHONE NUMBER FROM SAMPLE) a cell phone?

- 1 Yes, Cell phone
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D6a IF Q.D6 = 2)

D6a. Is this telephone number?

- 1 Listed
- 2 Unlisted
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D7. I would like to ask about any regular, landline telephone numbers in your household, that is, all your phone numbers other than cell phone numbers. How many different landline telephone numbers does your household have?

_____ Landline phone numbers (RANGE 0-10)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(ASK Q.D7a IF RDD SAMPLE AND Q.D7 = 0)

INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D7a. I'd like to verify the information you just provided. I believe you indicated that (your/TARGET's) household has no landline telephone service for incoming and outgoing calls. Is this correct?

- 1 Yes
- 2 No (RE-ASK Q.D7)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D7b IF Q.D7 = 1)

(IF Q.D6 = 2, GEN IN RESPONSE FROM Q.D6a)

D7b. Is this an unlisted telephone number?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D7c IF Q.D7 >1)
(IF Q.D6a = 1, GEN IN CODE 1 FOR Q.D7c)
D7c. Are any of these listed numbers?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D8 IF Q.D7>1)

D8. Excluding any landline numbers used exclusively for fax machines, security systems, the internet, or a professional business, how many of these (INSERT RESPONSE FROM Q.D7) landline telephone numbers are used for incoming calls?

_____ Landline phone numbers (RANGE 1-10)
DD (DO NOT READ) Don't know
RR (DO NOT READ) Refused

(ASK EVERYONE)

(IF Q.D6 =1, GEN IN CODE 1 FOR Q.D9)

INSERT "Do you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does TARGET/their" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D9. Do any members of your household currently have a working cell phone?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D9a IF Q.D9 = 1)

(IF >HH_COUNT, READ: YOU SAID EARLIER THAT THERE WERE (HH_COUNT) PEOPLE IN YOUR HOUSEHOLD, HOW MANY HAVE A CELL PHONE?)

D9a. How many people in the household have a cell phone?

_____ number of people (RANGE 1-10)
DD (DO NOT READ) Don't know
RR (DO NOT READ) Refused

(ASK EVERYONE)

INSERT "Do you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Does TARGET/their" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D10. Is this residence?

- 1 Owned by or being bought by you or someone in your household
- 2 Rented for cash
- 3 Occupied without payment of rent

- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

INSERT "have you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "has TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D11. How long (have you/has TARGET) lived in Massachusetts? IF NEEDED

PROBE FOR MONTHS IF LESS THAN 2 YEARS, IF NEEDED: If (you/TARGET) moved away for a while, how long (have you/has TARGET) lived in Massachusetts since moving back to the state?

- 01 ANSWER GIVEN IN YEARS _____ # (2-100) years
- 02 ANSWER GIVEN IN MONTHS _____ # (0-24) months
- 03 Lived in Massachusetts for entire life
- DD (DO NOT READ) Don't know
- RR (DO NOT READ) Refused

INSERT "Were you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Was TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D12. (Were you/Was TARGET) born in the United States?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.D13 IF Q.D12 = 2)

INSERT "Are you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "Is TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

D13. (Are you/Is TARGET) a citizen of the United States?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(READ TO EVERYONE)

IN1. My final questions are about income. This information is important because it helps the state understand how to make health care more affordable.

(IF TAGE<18 & TMARR=0 & TPAR=0 & RESPONDENT IS PARENT AND RESPONDENT IS MARRIED, READ :)

(IF HH_COUNT IS GREATER THAN FAM_COUNT INCLUDE VERBIAGE IN PARENS)

I'm interested in your family income, that is your income PLUS the income of your immediate family. (By immediate family I mean your spouse and the children or stepchildren under 19 who are living with you). For these questions, I'd like you to think back to 2007. During 2007, did you or any of your family members receive any income from wages or salary?

(IF TAGE <18 & TMARR=0 & TPAR=0 & RESPONDENT IS PARENT AND RESPONDENT IS NOT MARRIED, READ :)

(IF HH_COUNT IS GREATER THAN FAM_COUNT INCLUDE VERBIAGE IN PARENS)

I'm interested in your family income, that is your income PLUS the income of your immediate family. (By immediate family I mean the children or stepchildren under 19 who are living with you). For these questions, I'd like you to think back to 2007. During 2007, did you or any of your family members receive any income from wages or salary?

(IF TAGE <18 & TMARR=0 & TPAR=0 & RESPONDENT IS NOT PARENT, READ:)

(IF HH_COUNT IS GREATER THAN FAM_COUNT INCLUDE VERBIAGE IN PARENS)

I'm interested in TARGET's family income, that is the income from his/her parents PLUS the income of any immediate family. (By immediate family I mean parents and siblings under 19 who are living with TARGET). For these questions, I'd like you to think back to 2007. During 2007, did any of TARGET's family members receive any income from wages or salary?

(IF TMARR=1 & FAM_COUNT>2, READ :)

(IF HH_COUNT IS GREATER THAN FAM_COUNT INCLUDE VERBIAGE IN PARENS)

INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

I'm interested in [your/ TARGET's] family income, that is [your/ TARGET's] income PLUS the income of [your/his/her] immediate family. (By immediate family I mean [your/(his/her)] spouse and the children or stepchildren under 19 who are living with [you/ TARGET]). For these questions, I'd like you to think back to 2007. During 2007, did [you/ TARGET] or any of [your/his/her] family members receive any income from wages or salary?

(IF TMARR=1 & FAM_COUNT = 2, READ :)

INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

I'm interested in (your/ TARGET's) family income, that is [your/ TARGET's] income PLUS the income of [your/his/her] spouse. For these questions, I'd like you to think back to 2007. During 2007, did [you/ TARGET] or any of [your/his/her] family members receive any income from wages or salary?

(IF TMARR=0 & TPAR=1 & FAM_COUNT>2, READ :)

INSERT "your/you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET's/his/her/TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

I'm interested in [your/TARGET's] family income, that is [your/ TARGET's] income PLUS the income of the children or stepchildren under 19 who are living with [you/ TARGET]. For these questions, I'd like you to think back to 2007. During 2007, did [you/ TARGET] or any of [your/(his/her)] family members receive any income from wages or salary?

(IF FAM_COUNT=1, READ :)

INSERT "you" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET" IF PERSON ASKING ABOUT IS "TARGET PERSON"

For these questions, I'd like you to think back to 2007. During 2007, did [you/ TARGET] receive any income from wages or salary?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK EVERYONE)

(DON'T SCRAMBLE)

INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET/his/her" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "family members" IF FAM_COUNT > 1

IN2. During 2007, did [you/ TARGET] (or any of [your/ his/her] family members) receive (INSERT)?

- 1 Yes
- 2 No
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

- a. Any dividend income or any interest income from bonds, money market accounts, CDs or other investments
- b. Social Security benefits or any type of cash assistance

- c. Income from any other sources, such as self-employment, alimony, child support, contributions from family or others, unemployment compensation, worker's compensation or veteran's payments, pensions, or anything else

INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET/TARGET"s" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "immediate family" IF FAM_COUNT > 1

IN3. Thinking about all the different sources of income [you/ TARGET] (and [your/ TARGET's] immediate family) received in 2007, what was the combined total income from all sources before taxes and other deductions? Was it under (INSERT AMT3 FOR FAMILY SIZE) or was it (INSERT AMT3 FOR FAMILY SIZE) or more?

PROBE: Your best estimate is fine.

- 1 Under (INSERT AMT5)
- 2 (INSERT AMT5) or more
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

(ASK Q.IN4 IF Q.IN3 = 1)

INSERT "your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET"s" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "family" IF FAM_COUNT > 1

IN4. Now, just stop me when I get to the right category. Was [your/ TARGET'S] total (family) income ...?

IF NEEDED: The computer gives me different income values for the question depending on the size of your family. (IF NEEDED, PROBE: Your best estimate is fine)

(READ LIST. ENTER ONE ONLY)

- 1 Less than (INSERT AMT1)
- 2 (INSERT AMT1) to (INSERT AMT2)
- 3 (INSERT AMT2) to under (INSERT AMT3)
- 4 (INSERT AMT 3) to under (INSERT AMT4)
- 5 (INSERT AMT 4) to under (INSERT AMT5)
- D (DO NOT READ) Don't know
- R (DO NOT READ) Refused

NOW GO TO Q.IN6

(ASK Q.IN5 IF Q.IN3 = 2, D, OR R)

INSERT “your” IF PERSON ASKING ABOUT IS RESPONDENT

INSERT “TARGET’s” IF PERSON ASKING ABOUT IS “TARGET PERSON”

INSERT “family” IF FAM_COUNT > 1

IN5. Now, just stop me when I get to the right category. Was [your/ TARGET’S] total (family) income ...?

PROBE: Your best estimate is fine.

(READ LIST. ENTER ONE ONLY)

1 (INSERT AMT5) to under (INSERT AMT6)

2 (INSERT AMT6) to under (INSERT AMT7)

2 (INSERT AMT7) to under (INSERT AMT8)

3 (INSERT AMT8) or more

D (DO NOT READ) Don’t know

R (DO NOT READ) Refused

	2007 Poverty Guidelines, rounded up to nearest thousand							
	100%	150%	200%	250%	300%	400%	500%	600%
FAMSIZE	AMT1	AMT2	AMT3	AMT4	AMT5	AMT6	AMT7	AMT8
1	11000	16000	21000	26000	31000	41000	52000	62000
2	14000	21000	28000	35000	42000	55000	69000	83000
3	18000	26000	35000	43000	52000	69000	86000	104000
4	21000	31000	42000	52000	62000	83000	104000	124000
5	25000	37000	49000	61000	73000	97000	121000	145000
6	28000	42000	56000	70000	83000	111000	139000	166000
7	32000	47000	63000	78000	94000	125000	156000	187000
8	35000	52000	70000	87000	104000	139000	173000	208000
9	39000	58000	77000	96000	115000	153000	191000	229000
10	42000	63000	84000	104000	125000	167000	208000	250000
11	46000	68000	91000	113000	136000	181000	226000	271000
12	49000	73000	97000	122000	146000	194000	243000	291000
13	52000	78000	104000	130000	156000	208000	260000	312000
14	56000	84000	111000	139000	167000	222000	278000	333000
15	59000	89000	118000	148000	177000	236000	295000	354000
16	63000	94000	125000	157000	188000	250000	313000	375000
17	66000	99000	132000	165000	198000	264000	330000	396000

(ASK Q.IN6 IF TAGE>17 & EVER UNINSURED IN PRIOR YEAR [Q.H6 = 0+] OR
IF TAGE <18 & TARGET'S PARENTS EVER UNINSURED IN PRIOR YEAR [H1ca
OR Q.H4b = 1 AND Q.I5 NE DD OR RR)

INSERT "you/your" IF PERSON ASKING ABOUT IS RESPONDENT

INSERT "TARGET/his/her" IF PERSON ASKING ABOUT IS "TARGET PERSON"

INSERT "TARGET's parent/their IF TAGE<18)

IN6. Finally, did (you/TARGET/TARGET'S parents) pay a penalty in (your/his/her//their)
taxes in 2008 for not having insurance coverage by December 31, 2007?

1 Yes

2 No

D (DO NOT READ) Don't know

R (DO NOT READ) Refused

(ASK ZIP IF RDD SAMPLE)

ZIP What is your zip code?

_____ (ENTER ZIP CODE)

DD (DO NOT READ) Don't know

RR (DO NOT READ) Refused

(EVERYONE:)

FINAL: That was my last question. Do you have any questions for me?

IF NEEDED READ

For more information on health care coverage in Massachusetts, I can give you two customer
service numbers:

For MassHealth, call 1-800-841-2900

For CommCare or CommChoice through the Connector, call 1-877-623-6765

IF RDD OR LISTED TELEPHONE FROM USPS SAMPLE READ 1ST VERBIAGE IN
PARENS

IF OTHER USPS SAMPLE, READ 2ND VERBIAGE IN PARENS

The last thing I need is your name and mailing address to (enter you in the drawing
for the \$100 gift certificate or Red Sox tickets as our thank you for your contribution to this
important research/send you your \$20 thank you for your contribution to this important
research and enter you in the **DRAWING** for the \$100 gift certificate or 2 Red Sox tickets.)

Name: _____

Street: _____

City: _____

Zip code: _____

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